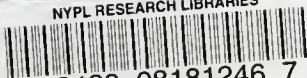


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THE CITY



Colorado.

ENGELHARDT SERIES.



1. Denver Briefly Described.
2. Denver as a Railroad Center.
3. Denver as a Financial Center.
4. Real Estate and Building in Denver.
5. Denver as a Trade Center.
6. Denver as a Manufacturing Center.
7. The State of Colorado.

With Engravings illustrating the Architecture and Appearance of the
City and the Scenery of the State.

Edited by Andrew Morrison for Geo. W. Engelhardt.

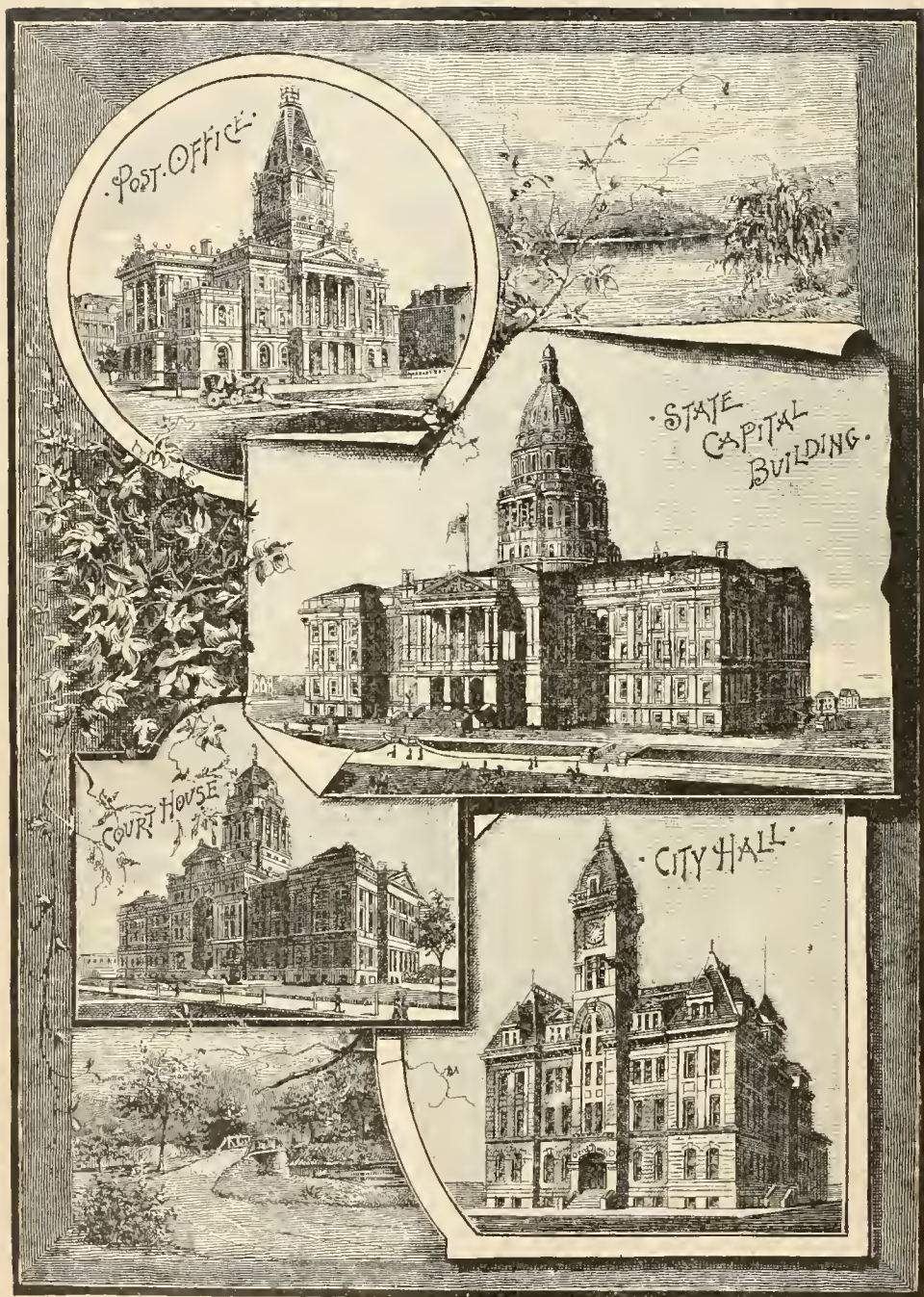
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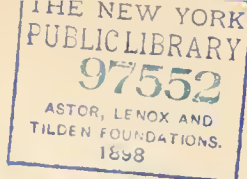
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BINDING



PUBLIC BUILDINGS OF DENVER.



THE CITY OF DENVER,

And the State of Colorado.



DENVER, capital of Colorado, gateway to the treasure-yielding Rockies, entrepot besides for a hundred leagues of plain on either slope, was founded thirty years ago, and is now the home of 150,000 souls. The rise of this community, in a situation still remote from the great Western seats of population, although not altogether unexampled in Occidental progress, has all that stamp of dexterity and original achievement which is so distinguishing a feature of American colonizations.

Construction of the first trans-continental, and of other iron highways through the heart of the mountains, the romantic exploits of the mining magnates and cattle barons, the admission of the State, with reports, wide-spread, of superlative natural endowments—in scenery and climate, in lands, once irrigated, of surpassing fertility, in resources of infinite variety—of a people whole-souled and liberal-minded, served to fix attention upon the advances made by Colorado and Denver, and drew many to share in the luck of the first-comers. Denver, which in 1870 had 4,759 residents, in 1880, by the national census, had 35,629; in 1885, by the State census, 54,000; in 1888, 96,000; and now has, certainly, 60,000 more.

The assessment of property for taxes in Denver, for 1888, was \$55,500,000; this upon an estimate of but a fifth of its market value. For 1889 it is reckoned a fifth more.

The bank clearances of 1888 were almost \$134,000,000; monthly reports of 1889 indicate an increase of at least a third. Twenty railroads center at Denver, nine of them great trunk lines; and other of the Eastern systems, pushing for the Pacific, propose to touch here. The mining business of Colorado—\$35,315,823 of production

in 1888—is largely controlled by Denver capital; and, while the immediate vicinity of the city is not a mining country, Denver merchants supply the mining districts, far and near.

Sales of \$127,750,000 in 1888 represent one fraction of her commerce; a manufactured product of \$30,333,000, another. Transfers of real estate during 1888 involved sums approximating \$42,000,000, and the loans made therefor, \$20,000,000. The 1,827 buildings erected in 1888 cost \$6,000,000. These figures, too, will be very much exceeded by those of 1889.

Fortunes have been lavished upon architecture and improvements by the successful mine owners and business men of the city, and Denver, beautified with shade trees and adorned with stately structures—new, bright, clean and modern; with the lofty peaks of the great range in full view, and the most magnificent prospect in the land spread out before her; at an elevation, a mile above sea level, where the climatic conditions are conducive in the highest degree to health and longevity, is one of the most attractive cities of the country and one of the most delightful to live in.

The prosperity of Denver is based upon Colorado's wealth of resource, a foundation sure as these everlasting hills, from which have been taken, of gold and silver alone, during the last thirty years, the value of \$290,000,000; of lead, \$37,365,000, and of copper, \$6,745,000. The local consumption of coal is entirely supplied from Colorado measures which have 40,000 square miles area, and from her own petroleum fields the State spares enough for her neighbors; these, with immeasurable ledges of iron and building stone, and unreckonable water powers, foretoken industrial prestige greater, in time, than Pennsylvania's.

Already renowned as a sanitarium; with a population doubling every decade, and with 34,660,000 acres of arable lands soon to be irrigated; with assessed values now of \$195,000,000 (including, among other items, 1,500,000 cattle, 500,000 horses and 3,000,000 sheep), it is evident, from the most superficial survey of the Centennial State, that her development has but just begun; that her future can hardly yet be well foretold; that now, while her greatness is a-ripening, the most favorable opportunities are presented for settlement, for labor and for business enterprise.





DENVER BRIEFLY DESCRIBED.



THE situation of Denver is one whose collective charms, it would be vain to attempt to match, with sites that are most extolled. In it are combined the manifold attractions of a picturesque and a healthful location, a central, a natural and a commanding position for trade. Fifteen miles eastward from the foothills, that buttress the Rockies, within the valley of the Platte where it is bounded by a protecting segment of the mountains, and where the elevation is 5196 feet above the level of the oceans, the towers and domes, the minarets and spires of the Queen City of the Plains, rise from the rolling surface of the high plateau in which her feet are planted. It is a situation fortuitously chosen, by roving prospectors, athirst for gold; but it could not have been bettered if selected with design.

A splendid vision is the first reward of those who journey thither. Beneath the unclouded skies of this high region, a view, two hundred miles in sweep, either way, is frequently afforded. In that transparent upland ether, "a crystal vault with azure crowned," the distant mountains seem, to an unpracticed eye, to tower, an even space apart, in the high background of the city, o'er which the loftiest three in sight, keep watch and ward. But the prospect and the perspectives are alike delusive, for these prominent acclivities, rise, Long's Peak, 14,271 feet high, about seventy miles off in the northwest. Gray's, 14,341 feet, the same distance west, and Pike's Peak, 14,147 feet, ninety miles away in the southwest. On the other hand from these is a boundless expanse of prairie, stretching, with almost imperceptible slope, through intervening States, to the great Father of Waters, and to the chiefest of his auxiliaries, the Mis-

souri, to which the Platte, upon whose banks the city is up-springing, drags its slow length along.

Denver is seated at the junction of the South Platte river and Cherry creek. The Platte is neither navigable nor remarkably sightly; but at certain seasons it fetches a considerable current from the mountains, and it is particularly serviceable as a general water supply, for street sprinkling, and for irrigation of the gardens and the umbrage that flourish on every band. Cherry creek, like the orator of a bygone generation who bore all before him in a single ebullition, once burst its banks, but like him also, it has never risen since. The gutters bearing water to the shade trees of the streets, are a singular feature peculiar to Denver; they are filled from a ditch made by the city, which was the first dug for this purpose in the State; and to the stranger, they are an exposition in a nut-shell, of the great State question of irrigation.

Denver has been likened to the City of Washington in the cleanly and well-ordered condition of its highways, but the parallel ends there. Denver is a city of inland commerce, foremost of those between the Missouri and the Pacific in population and production, in trade and wealth; it is the focus for converging and diverging railroad systems, and for the banking, insurance, investment, mining, manufacturing, and social interests of all that vast domain, risen to that proud eminence in less than thirty years. And although it has reached metropolitan distinction within a comparatively recent season, Denver is not in the least provincial; its appearance is everywhere thoroughly modern. In the fashions of its architecture, its street lights, and car lines; in the swarm of population, the commotion and bustle; in the equipages of the wealthy, the show and the glitter, it is like all the other great urban hives

of humanity in the Union, the Vanity Fairs of traffic and contention for lands, and houses, and treasures, and follies, and pleasures, and honors; but at the same time the places of issue for the public spirit, the enterprise, the diversions, the cultivation, and the progress of the age; and of the want and discontent that are rife in many of the larger communities, it happily, yet, has none.

Weighing the things that make a city commercially great, Lord Bacon, the "meanest" but "greatest and wisest of mankind," concluded that a prime consideration was its advantage for residence. Neither lapse nor transitions of time, to modify judgment, have weakened the force of this sage observation; and with that topic therefore, as it applies to Denver, this account of the city begins.



IT would be difficult to name a city, more highly favored in respect of its climate than Denver. The seasons indeed are well defined; but they glide lightly by in winters whose keenest rigors are only enlivening and exhilarating, and summers serene and refreshing; with mellow gradations between of spring-time and autumn completing a cycle characterized most by its prevalence of sunshine, and by light, dry and tonic properties of the air, that are a healing balm for many of the most serious ills the flesh is heir to. The savants declare that the atmosphere of the city has an electrical quality; it is a common saying in Denver, expressive of the zest it gives to life, that "it is a luxury to breathe it;" and in the breadth of view, and buoyant spirits of the people, that are the counterparts of the ample prospect and the cheering climate, it is easy to discover the inspiring influence of environment upon the popular habits and character.

THE MEAN TEMPERATURE OF DENVER—disclosed by sixteen years signal service observations—is 49. The average of the highest readings of the thermometer, during those sixteen years, was 86; of the lowest, 7. By the same record the mean daily range was 24, the average annual rainfall of 15 inches, the average velocity of the wind an hour, six miles, and the average number of clear and fair weather days a year, 309. The average number of sunshiny days in Denver is 29 a month. From the 30th of October, 1879, until February 5th, 1881, fifteen months, the sun was not obscured all of any one day.

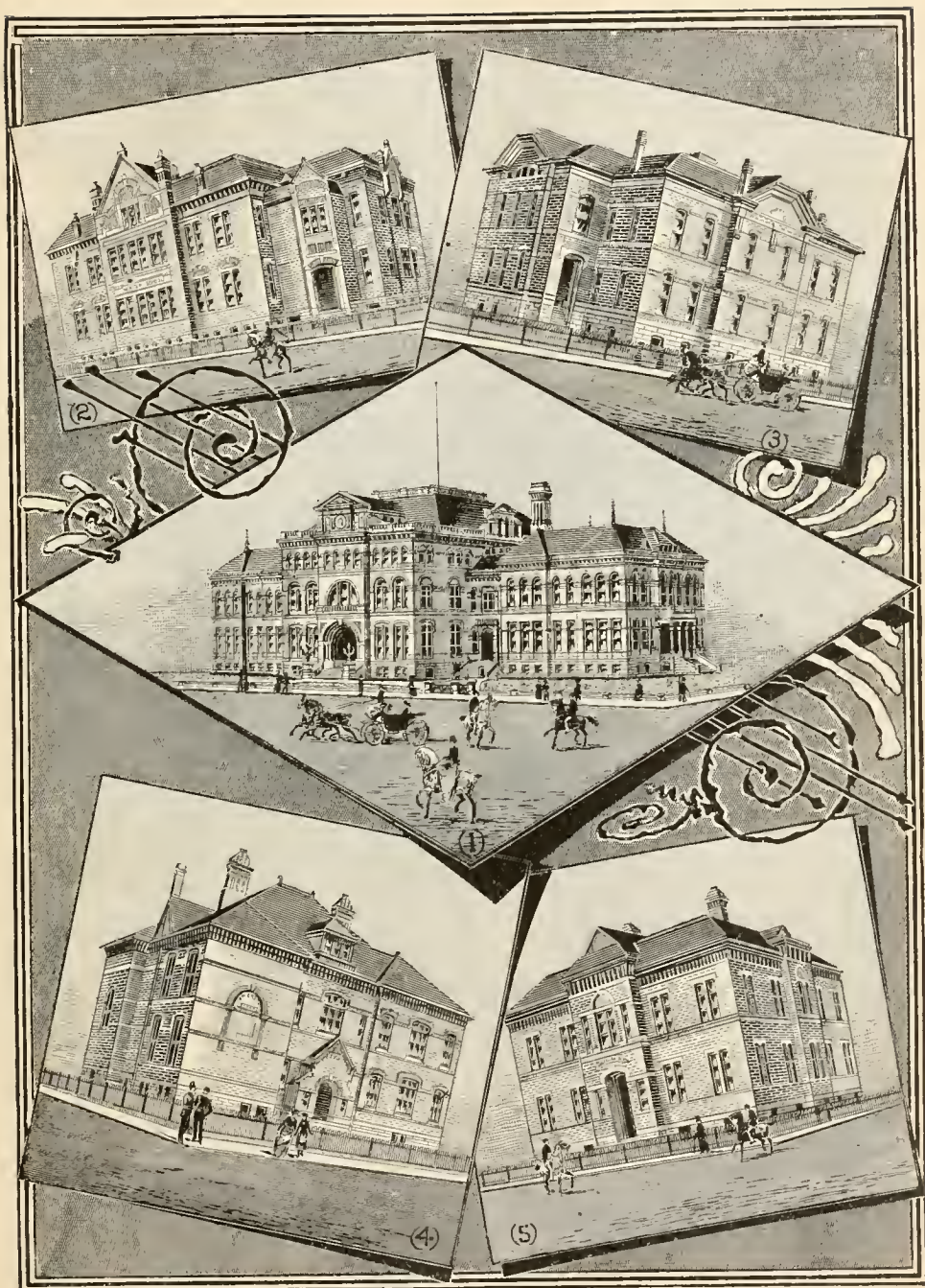
The summers begin about May, and end in October; winter lasts from the middle of December, usually, until the first of March. Blizzards, the bane of life in the open prairie, and sun-strokes, are things unknown in this delightful cis-montane region. The summer nights are

cool; 70 is the normal temperature of summer days. Acclimation is easy for those in health, and only ordinary precautions are necessary for the ailing and affected.

The directory of the city, published by Bal-lenger & Richards, in April, 1889, gives as the population then 125,481 persons, nearly a five-sixteenths increase over the year preceding. These figures are verified by the poll lists, the increased water consumption, the additional number of school children, and by other matters of capitation.

THE BOARD OF HEALTH, estimating the population in 1888 as 96,000, derives from the total mortality of 1729, a death rate of only 14 to the thousand, less than that of any large city in the land. The statistics of this department show, also, how favored a refuge the city is for consumptives, and, at the same time prove the assertion that the climate here is unfavorable to the origin of this malady. Of 287 deaths here from consumption in 1888, 200 originated in the East, 14 in the country west of here, and but 19 in Colorado. During the first six months of 1889, but 4 deaths from cases of it, originating in the State, were reported. Pneumonia, diphtheria, typhoid fever and "violent," figure next largest, but very much less notably, in the death records. During the year there were no cases of small-pox or other infection.

The city is districted for sanitary inspection, and close watch is kept of its condition. Carts are employed for cleaning the streets, and every effort is put forth to improve the natural advantages that have been described. The garbage of the city is all utilized for fertilizing purposes. There is no public dump and no place to breed contagion. Sewerage is disposed of by an underground system of three districts, leading to the Platte river, and considered one of the



PUBLIC SCHOOLS OF DENVER.

1, The New High School; 2, Whittier School; 3, Washington School; 4, Emerson School; 5, Longfellow School.

most complete in the country. The reputation of the city for healthfulness is zealously guarded by the strict enforcement of the sanitary ordinances.

THE MUNICIPALITY of Denver is organized after the plan common all over the country. Legislative functions are confided to a Common Council of two houses, and the details of government are entrusted to a Mayor and Auditor, Treasurer, Engineer, Police Magistrate, and the heads of Health, Fire, Police and Street departments. It is the seat of government also for Arapahoe county, with Commissioners, Assessor of Taxes, County Treasurer, Surveyor, Attorney, Sheriff, Coroner and Courts located here; is also the capital of the State, and has besides the advantages that accrue from the sessions of Federal Courts and from the business of the Mint, Customs, Revenue, Land and Law Officers of the United States stationed in it, by no means insignificant concerns.

THE MAYOR OF DENVER is Wolfe Londoner, wholesale and retail grocer of 1626 to 1630 Arapahoe street, a pioneer resident, who has been conspicuous in business pursuits and in public affairs for years. His administration is both firm and conservative, and he has manifested proper appreciation of the privileges and the duties of his high office, and of the rising importance of the city among her sisters of the Union. He has had large experience in politics and thoroughly understands the temper and sentiment of the people of Denver. He holds office for two years from April, 1889.

Mr. Londoner has been very successful in business, and has acquired, by good management, considerable property and wealth. One of the finest business blocks here is his. He is chiefly engaged, however, as a grocery merchant and is known far and wide—in Utah, Wyoming, Nebraska, Kansas, and New Mexico—by the extent of his transactions. His establishment here, finished in solid oak and lighted throughout by electricity, is one of the handsomest in the city. It has thirty employes and eight or ten teams delivering to its city trade, a special mail order department for the convenience of country buyers of small lots, and three men on the road selling for it. Every staple of the grocery trade is handled by it, and full lines of fancy groceries besides. Bulk goods are stored in the B. & M. warehouse, and direct shipments made therefrom to the country trade of the house.

THE FINANCES OF THE CITY, here as elsewhere regarded one of the many indications of material

advancement, exhibit, on the whole, honest and prudent management. The tax rate for the city has been but ten mills on the dollar of valuation for a period of years, and the bonded debt, \$200,000, is an insignificant fraction of property values considered equivalent to five times the assessment of 1889, which is \$67,600,000. The municipal property itself is worth sixteen times the debt. The taxes are producing sufficient revenue for street lights and water, police and fire department, salaries, and all ordinary expenses, but for street paving and parks (which, with the development of a metropolitan policy, are now receiving the attention they deserve), an amendment to the charter permitting a more definite and comprehensive system of improvements, has been demanded by an intelligent and progressive public sentiment.

A permanent pavement of some sort is to be laid on all the business streets, but of what particular character has not yet been determined. The substantial and costly structures recently erected along these thoroughfares, the increased traffic and the construction of cable roads, make this step a necessity. The growth of the city has been anticipated in the building of a commodious City Hall, that cost \$200,000; park planting and boulevarding has also been given both public and private consideration. A favorable topography in the city and its suburbs makes this a problem almost ready solved.

Of the \$67,600,000 of assessed valuations, \$60,000,000 are credited to real estate and improvements thereon; the remainder to personal property. Besides the city tax rate of ten mills there is the county rate of nine mills, the school rate of four to four and three-quarters, and the State levy of four, or twenty-seven and three-quarters mills altogether, which is a reduction of four mills from the total rate of 1888. The estimated expenses of the city government for 1889 are \$611,460; for street work and sewers, \$84,800 of this; for street lights, \$55,274; for water, \$65,000, for police, \$90,300; for fire department, \$97,000; for maintenance of City Park, 320 acres, \$5,000; for Lincoln Park, 32 acres, West Denver, \$1,000; for Curtis Park, 4 acres, \$5,000. The sum of \$500,000 additional to the general revenue has been appropriated for new sewerage construction. The owners of abutting property pay for sidewalks; the owners of property in the district where sewers are dug pay for them as they are constructed, *pro rata*, and the city pays for grading and paving all intersections of streets and alleys, and a third of the cost of the rest of the work.

THE DENVER WATER COMPANY provides all the water for the city's fire service and all used for domestic purposes in the city, except that obtained from artesian sources. This company has works that bring a supply from the Platte river, four miles south of the city, and could furnish, if taxed to its full capacity, 18,000,000 gallons for daily consumption, as much as is necessary to meet the demand upon it; and this capacity can be indefinitely extended. The company is, in fact, constructing a pipe line to increase it, to be twenty miles long, and to bring

\$600,000, but the company has improved them so that now a capital stock of \$1,501,000 is embarked in the enterprise.

The corporation proprietary was originally the Denver City Water and Irrigation Company, that name indicating much less scope than the project has now. The incorporators at the start, October 30, 1870, were Wilson Waddingham, Edward McCook, Jas. Archer, D. H. Moffatt, J. B. Chaffee, F. Z. Solomon, E. F. Hallack and Daniel Witte, all prominent men. The officials of the company now, are Dennis Sullivan,



CHAMBER OF COMMERCE.

water to the city from Platte Canyon. The water provided by this company is remarkably clear and pure. It is distributed by means of street mains laid very generally throughout the city.

The water is pumped into the mains by the Holly system. The system differs in one respect from all others in the country—in that the supply is obtained by means of horizontal wells from which a main conduit, leading to the reservoirs, is filled. The first cost of the works was

president; Jas. H. Archer, vice-president; Jos. A. Thatcher, treasurer; Francis P. McManus, secretary. Mr. Archer is vice-president of the Denver Gas Company, Mr. Thatcher is president of the Denver National Bank, and a principal in other local business ventures, and Mr. McManus is secretary of the Gas Company and one of the "cow-firm" of McManus & Hardcastle. The offices of the company are corner Seventeenth and California streets.

A FEW OWNERS OF ARTESIAN WELLS sell water

also, and a competitor to the Denver Company has taken the field. The "City Ditch," managed by the Platte Water Company, but owned by the city, supplies water for irrigating purposes only, some little to farmers along its line, the remainder to nourish the shade trees of the streets. This ditch passes over the district known as Capitol Hill, and, as it can water only what lies below it, the Northern Colorado Irrigation Company—the "English Company" so called—supplies that portion of the city lying above the City Ditch with irrigating water, and some 25,000 acres of farms in the neighborhood of the city besides. It is by means of these ditches that the lawns and gardens, so refreshing to the eye, are maintained in vivid green and fragrant blossom, in every household precinct of the city.

THE DENVER GAS COMPANY was organized in 1869 and has since furnished ample facilities for public and private lighting. Its plant is one of the most approved construction. The works have 1,250,000 cubic feet daily capacity, and they provide 100 men with employment the year round. Large quantities of coke are sold by the company to a city trade, and it is doing an excellent business.

Associated with Mr. W. J. Fay, its president, in the management, are Messrs. Jas. H. Archer, vice-president, and F. P. McManus, secretary. Both the president and vice-president have other large interests here also. Mr. Fay is a director of building and loan associations, Mr. Archer, of the Denver Water Company, already mentioned, and of one of the local banks. Mr. McManus is secretary of the water company also. The office of the Gas Company is 1714 Curtis street.

THE PRICE OF GAS to householders is \$1.50 a thousand feet. A second company has been organized.

THE DENVER CONSOLIDATED ELECTRIC COMPANY, which has \$1,000,000 capital, and is one of the most important electric enterprises of the country, provides light for all the streets and public places of the city. Starting with a Brush plant of 200 arc lights, this company, soon after, engaged with the city to light the suburbs, and for that purpose erected seven iron towers, each 150 feet high and carrying six 3,000 candle power lights. Another of these towers has since been added.

In 1885, this company also secured the contract for lighting the city, and speedily replaced all the gas-lamps with incandescent lights of 20 candle power. This contract has been recently

renewed, and now the company maintains 1,100 incandescent lamps on the streets, and besides, a large number of arc lights in the remoter parts of the city. For this lighting of the streets the company operates under the Edison Municipal system, which has many improved appliances for controlling the current when the lamps give out, and for lighting up, in case of storm or the moon's obscurity.

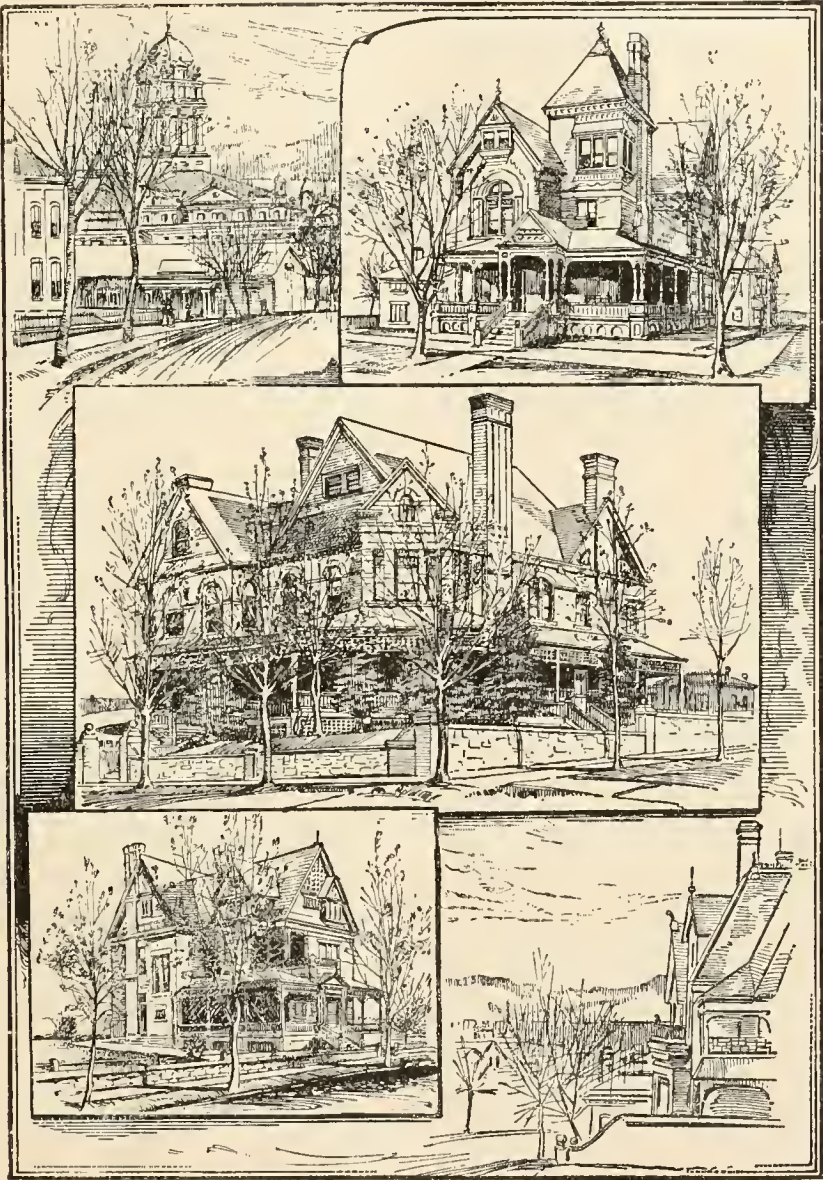
The illumination of the city provided by this company on the occasion of the three gala days, July 4th, 5th, and 6th last, was no less pleasing to the thousands who were treated to so novel and original a spectacle, than satisfactory as an illustration of the thorough service afforded. Colored lamps were hung at the street corners, and many miles of thoroughfare were lighted up at once; and an effect was produced as far beyond the rivalry of gas as the great Northern lights are the stage counterfeits of them. The plant of this company is of comprehensive character. It is at Twenty-first and Wewatta streets and is divided into three distinct departments, viz.: a Brush Arc room, a Municipal (Edison) and a Westinghouse room. In the first of these are eleven 65-light dynamos, supplying 715 arc lights of 2000 candle power each to private patrons. The Municipal department contains five 300-light Edison Municipal dynamos, and two Brush dynamos for the eight iron towers before-mentioned. This division of the plant is entirely devoted to the city's lights which, as has been said, are run on "moon-light schedule." The Westinghouse room and plant, established to fill the general demand for incandescent lights, has capacity equal to 20,000 16-candle lights. The company's arc light capacity is 900, of which 800 are in daily use.

Extensions are being made to provide for three more dynamos to be used as a generating plant having 350 horse power for running motors, and new engines and boilers are being put in to further increase the efficiency of the institution. The city of Denver, laid out, as it is, in rectangular blocks, with alleys midway the streets, thus enabling converters to be attached at the rear of buildings, is admirably planned for electrical distribution.

Local capital is largely embarked in this enterprise. The directors are Dennis Sullivan, Edward Eddy, Wm. H. James, Michael E. Smith, Henry M. Porter, Chas. H. Smith (who is president and general manager also,) Wm. G. Fisher, Chas. Bottcher, A. H. Fowler, E. W. Rollins, and N. M. Tabor. The superintendent is W. S. Brown, an experienced man.

THE DENVER ELECTRIC ILLUMINATING COMPANY, incorporated in 1887 and established business in October, 1888. It has since been furnishing arc, "series" and incandescent lights,

power for the University Park Electric Railway now in successful operation, and is supplying several hundred arc lights a day to storekeepers and others, and in addition many motors. It



RESIDENCES OF DENVER.

with a plant that has capacity for 600 arc and 7,000 incandescent lights, besides power for manufacturing purposes.

This company has contracted to supply the

has about 25 hands employed and \$100,000 invested in its plant and machinery.

The principals in this company are C. H. White, president; Walter Cool, vice-president;

W. H. Hinman, secretary and treasurer; and H. H. Brown, superintendent, all of them long residents here and identified with the community by property interests of one kind or another. The company's station is at Lawrence and Sixth streets, its office at 1446 Lawrence.

A POLICE FORCE of 100 men, presenting that well disciplined and soldierly appearance calculated to restrain license and crime within bounds, and a fire department in whose efficiency the citizens take considerable pride, afford protection to life and property in Denver. The police are commanded by Chief John F. Farley (long engaged in detective work here), under whom are an inspector, chief of detectives, lieutenants, etc., and are provided with patrol wagons, telegraph, electric registry, and other necessary adjuncts.

THE DENVER FIRE DEPARTMENT is to be strengthened shortly by the addition of five extra companies, whose premises and equipment will bring it into position comparable with

any in the land. There are now 62 men enrolled in the corps. The apparatus consists of three Silsby steamers, two hook and ladder trucks, a chemical engine, and six hose wagons carrying 850 feet each. The real estate, apparatus, appliances, horses, telegraph and other property belonging to the department is valued now at \$190,000. When the additions contemplated shall have been made at least a third more may be estimated for it.

The chief is Julius Pearse; he joined the department as a volunteer. The expense account of 1888 was \$83,000; for 1889 the appropriation is \$115,000. Civil service rules are applied to this department. No very disastrous fires have been experienced in recent years, and upon all occasions requiring extra exertion the department has exhibited thorough organization. The losses naturally grow with the city, but in less proportion. The fire loss of 1888 on property which was insured for nearly \$1,000,000 was less than \$125,000.



EDUCATION, conceived truly, by the people of this country, the first of all State policies (likewise an index to popular progress, and withal, the best equipment of youth for the competitions of life), receives due consideration in Colorado, and at Denver. The State has set apart two sections of land in every township—3,300,000 acres—to provide a permanent school fund. The accretions of revenue from this source, amounted, in 1888, to \$601,192; the revenue for that year alone was equal to \$2 *per capita* of all the children of school age in Colorado. The school property of the State is valued at \$3,238,021; the amount expended for education by it in 1888, was \$1,152,411. Special provision in lands, and regular appropriations, are made for the State University, situated at Boulder; the School of Mines, at Golden; the Agricultural College, Fort Collins; the Industrial School, for retractor and uncared for children, Golden; and the Mute and Blind Institute Colorado Springs.

Denver had public schools before the system of the State was perfected. The rudiments were imparted to the first generation of children here in a log cabin and a "dug-out;" now, how-

ever, after a few years of interval only, the city emulates the most progressive communities in the architecture, and in the comprehensive and liberal organization of its common schools, and has facilities for higher education—established, sustained, and fostered by private and public bounty—of the very first order.

In the educational scheme of the State, Denver comprises three school districts, each having a Superintendent and School Board, and each independent of the other in matters of administration, but under the general jurisdiction of the State authorities. The tax rate for the schools is but four or five mills. This is sufficient for running expenses, and the indebtedness incurred for building and grounds is a mere nothing when contrasted with the steady rise in values of the properties that have been acquired. There is a high school maintained in each district, and twenty-six fine school buildings, affording seats for 12,000 scholars (nearly as much as the enrollment, which is always more than the attendance) have been erected. The school property of the three districts is valued at \$2,000,000; that of East Denver, or District No. 1, the most thickly

settled of the three, is worth, by itself, \$1,200,000. The High School of that district is an imposing structure, with grounds that give it additional attractions; it is brand-new, and large enough for the rapidly augmenting juvenile population of the heart of the city. In one wing of it is a library of 5,000 volumes, which will hereafter be at the service of the public. Its cost was \$200,000; Hyde Park School, in this same district, cost \$75,000; Whittier School, \$60,000. Gilpin School, \$40,000, and others but little less than this last. Ashland School, North Denver, required \$80,000 to complete it; Franklin and Elmwood, and Central, west-side schools, are also notable buildings; and in the construction of them all, attention has been paid to sanitary arrangements, light, comfort, and cheerful surroundings.

These are the external manifestations only, of the estimation in which education is held at Denver; but just as much importance is attached to instruction and training. In the courses pursued and the methods employed, these schools may fairly be characterized as entirely advanced and modern; the high schools by reason of the greater scope permitted, especially so, if a curriculum embracing, besides the sciences and languages and lore of books, military tactics, gymnastics, and a lyceum for debate and parliamentary practice, can fit a youth at all, for the higher aims of the university or the achievement of success in any of the ordinary callings.

SUPPLEMENTING THESE ADVANTAGES of the free schools of the city and State, are those afforded by the academic and collegiate institutions, denominational and secular, established at Denver. The facilities of the College of the Sacred Heart, managed by the Jesuit Fathers, are indicated in a degree, by the cost of its building, which was \$500,000. It is on a 50-acre tract at Highlands, a suburb about an hour's drive from the State Capitol. All the ordinary branches are taught in it and many special courses are open to the student. St. Mary's Academy, for young ladies, is conducted by the Sisters of Loretto, and has a building that cost \$200,000, located on grounds of 45 acres at Sheridan Heights. The Catholic Church has also day schools in all its city parishes. Jarvis Hall for boys, and St. John's College at Montclair, in the vicinity of the city, are under Episcopal diocesan supervision. The "Vassar College of the West," has just been founded under the auspices of the Baptist churches.

THE GROSS MEDICAL COLLEGE, 2115 to 2119 Larimer street, was incorporated in 1887, at the

same time as the Rocky Mountain University, the medical department of which it is, with all the rights and privileges accorded by charter to such institutions elsewhere. The central situation of Denver with respect to a rapidly growing region of country, and the rising importance of the city; its reputation as a sanitarium, particularly for diseases of the lungs; the different conditions prevailing, in this part of the Union, as to the practice of medicine, arising from the climate and situation generally, and other important considerations, were influences animating its founders to establish it. Denver has, as a matter of fact, many advantages for study by those in other places who are compelled to abandon the pursuit of medical knowledge on account of ill health, and for those who propose to locate themselves as practitioners in the peculiar belt of country generally denominated the Rocky Mountain States.

The building of this college, cost \$20,000. With lecture rooms, large and commodious, laboratory and dissecting facilities and a free dispensary attached, it is admirably appointed for both didactic and clinical teaching. Eighteen able and experienced physicians and surgeons of Denver, constitute a faculty equal to any in the country. Dr. John Chase, president of the faculty, has maintained during his five years residence, a high reputation in his specialties—ophthalmology and otology. He is interested in building and loan and investment associations, and an enthusiastic believer in Denver's future. Dr. Clayton Parkhill, secretary of the board of trustees, is visiting surgeon of St. Luke's Hospital, consulting surgeon of the Women's Hospital, and secretary of the State Medical Society. He, too, like Dr. Chase, is a property owner, but he gives an almost undivided attention to matters pertaining to his profession. Dr. John Elsner, one of the wealthiest and most influential citizens, as well as one of the oldest practitioners here, is professor of the theory and practice of medicine. He was an army surgeon before he came here twenty years ago, and is identified with several business enterprises. Dr. Thos. H. Hawkins, professor of gynecology, abdominal surgery, and clinical midwifery, is the founder of the Women's Hospital, editor of the *Denver Medical Times*, a property owner, and a very successful physician. Dr. Robert Levy, professor of physiology and diseases of the nose and throat, is a graduate of Bellevue, N. Y. He has been very successful in practice, has acquired by it considerable means, and is popular and prominent in social circles. The

associates of these gentlemen in the various chairs are all well known and respected members of the profession.

The current term of the College began September 21st last, and continues until April 15th, 1890. Students are in attendance from all parts of the country, in larger numbers than at any time since the College opened.

The Cherry Creek Loan and Investment Co. was incorporated in March, 1888, by the faculty of the Gross Medical College, because a separate organization is required by the laws of Colorado to manage the affairs of educational institutions. The purpose of the company is to invest the funds and handle the property of the college,

The generous patronage of the leading churchmen of Denver, and the high character of the management of the school, have contributed to give a reputation to Wolfe Hall second to that of no institution of the kind in the West, and it is the alma mater of many hundred of the ladies of this part of the country. The college derives its name from John D. and Miss Catherine L. Wolfe, of New York, whose donations materially assisted its establishment. A cathedral chapter, diocesan committee on education, and chapter committee on schools, combine to make its Board of Trustees.

The Bishop, Dean and clergy of this diocese and prominent gentlemen of the Episcopal



WOLFE HALL.—EPISCOPAL COLLEGE FOR YOUNG LADIES, CAPITOL HILL, DENVER.

Robert & Phillips Architects

and for this purpose it has \$20,000 capital. Dr. John Elsner is president of it; Dr. Robt. Levy, secretary, and Dr. John Chase, treasurer. The office of the company is at 3, 4 and 5 Barth Block.

WOLFE HALL, a college for young ladies, founded by Bishop Randall, of the Episcopal Church, in 1867, occupies a structure recently completed, which, with the grounds about it, is valued at \$335,000. This building has an imposing front of Colorado stone, 250 feet long, and is as complete in its appointments as a most liberal expenditure and advanced theories of education could make it.

church here, are the members of the governing board. Bishop Spaulding is President of the College Trustees, and Miss Frances M. Buchan, a lady distinguished by attainments and experience, Principal. A faculty of sixteen imparts instruction in all the branches of a polite education. There are primary, intermediate, preparatory and collegiate departments; the curriculum is comprehensive, the system thorough. A monthly magazine of more than ordinary literary merit is edited and published by the young ladies of the institution. It is a boarding school, in brief, maintained for young ladies from all parts of the country, and con-

ducted upon the best methods known to the scholastic profession. The terms vary according to the studies pursued.

The new Wolfe Hall is notable even among the many fine examples of architecture that now grace the streets and environs of Denver. The original site of the school advanced greatly in value with the growth of the city, and served to provide the ground and funds for the present college building, which is on Clarkson street, Capitol Hill, the fashionable residence quarter of Denver. It was planned by Architect Roberts, of Denver, from ideas furnished by Miss Buchan. The front elevation gives it an impressive appearance, and the spacious halls, corridors and apartments, with their handsome furniture and appointments, convey an idea of the pains that have been taken to make this a model institution. There is a large assembly hall on the upper floor, a laboratory, a studio, library and reception rooms, and other apartments for the pursuit of knowledge and recreation. The grounds are large enough to furnish tennis court, croquet ground and other means of relaxation. In the construction of the building, as in the choice of its location, especial attention has been given to healthfulness and sanitation. It would be difficult, in fact, to find a school excelling this in any city.

THE CENTRAL BUSINESS COLLEGE offers superior advantages to both young men and women for acquiring a practical business education. For the present it is located in the Opera House Block, but will shortly remove to larger quarters so as to furnish better facilities even than the very complete organization which it has, now affords.



THE UNION BLOCK.

This college has an uninterrupted session, lasting from one year's end to another, and has accommodations for over 200 pupils. These

come to it from all parts of Colorado, and also from several of the neighboring States and Ter-



CENTRAL BUSINESS COLLEGE.—TABOR OPERA HOUSE BUILDING.

ritories; together with which it has a very liberal patronage in Denver.

Mr. H. S. DeSollar, principal of this college, is a graduate of the University of Illinois, has enjoyed (as a teacher) the advantages of other leading institutions; and besides has had a large amount of practical experience as an accountant at the desk. He is assisted in the work of instruction by several competent teachers, who impart, besides the general branches necessary for a business education, the German, French and English languages, mechanical drawing, surveying, etc., together with all the commercial branches taught at this institution. Graduates of this college have been very successful in all the walks of life. Catalogues are sent to those who apply for them.

THE UNIVERSITY OF DENVER, which has been the recipient of some handsome endowments, was originally established in 1862 as the Colorado Seminary, a school for both sexes, by the Methodist Church Conference. It was reorganized in 1880 and relieved of financial embarrassments by the generosity of persons of that same faith. It has departments of liberal arts, medicine, pharmacy, dental surgery, fine arts, music, manual training and business; in fine, collegiate, professional and commercial classifications and courses. A plan of instruction like that at Harvard and Yale is employed. It has an attendance of 500. Special provision has been made for lady students in the Ladies Home, directed by Mary Louise Dickinson.

Liberal foundations have greatly enlarged its sphere of usefulness. Jacob Haish, a barbed

wire manufacturer of Illinois, presented it with \$50,000 for a manual training school. Mrs. E. Duff-Warren gave it \$100,000 for a theological school. Mr. H. B. Chamberlin, president of the Denver Chamber of Commerce, contributed an observatory, having a 20-inch telescope and complete astronomical equipment, the whole valued at \$50,000, and ex-Governor John Evans, donated the land known as University Park, to which it is intended to remove all

but the departments devoted to the study of medicine, to manual training, music, art and the like, which would be most serviceable in the city. Other patrons have also signified their favor by gifts and scholarships and prizes; its founders are indefatigable in the endeavor to secure for it additional benefactions, and a few more years promise it a character and influence vieing that of the great Eastern seats of learning.



THE attention paid to the refinements of life—to art and song, science and learning—is a striking feature of Denver's advancement. Appreciation of these things is conspicuously exhibited in the elementary instruction of the schools; and the liberal patronage bestowed upon institutions and associations for the cultivation and development of imagination, taste, melody and elegance, shows that here Science has her votaries, Music and Drama and Letters their devotees, just as in other and older communities. Tendencies to art and to culture may be observed, indeed, upon the very surface of things—in the adornment of the homes, the characteristics of architecture, and the public diversions. References have already been made to these matters, but the architecture of the city discloses so high a standard of the arts and industries as to be specially worthy of mention. Along the streets of the city may be seen many buildings that might be compared, without discredit to Denver, with the monumental structures of the first city of the land. The vast pile of the Colorado Capitol, partly completed, evinces the solid resources of a commonwealth which, with barely half a million people, can spend three millions on its State House, or \$6 a head for every man, woman and child of its population; and yet some of the individual enterprises display, relatively, greater prodigality even than this. The Tabor Grand Opera House cost, with its site, \$1,500,000; and a round million is to be expended on the hotel now in course of construction at Broadway, Tremont and Seventeenth streets.

The public buildings are particularly impressive. The Post Office, for which the government appropriated \$575,000, is of Amargo white sand-

stone. In style it is classic, with distinguishing features of porticos surmounted by Corinthian colonnades, and a stately tower. The County Court House, erected out of funds in hand, cost \$360,000. It is Doric for three stories of its elevation, the rest Corinthian, and has an observatory station in a tower which is 168 feet high. In the district court room, on its third floor, are mural paintings typical of the pioneer Colorado experiences. The City Hall is "gothic adapted." It has a high tower, also, and it cost altogether about \$200,000.

The Union Depot cost \$450,000; the Boston block, \$425,000; the Ernest & Cramer Building, \$400,000; the Masonic Temple, \$250,000; the Railroad building, \$200,000; the Windsor Hotel, with its furniture, \$400,000; the Albany quite as much. Of two new theaters, the Metropolitan, hereinafter described, cost \$265,000, and another, for which the estimate is \$250,000, is in progress. There is projected, also, by the Equitable Life Insurance Company of New York, an office building that will take at least \$1,000,000 to finish. The Board of Trade building, if not remarkable, is at least, like the body that built it, solid and substantial. Trinity Methodist Church, and many of the residences in the fashionable districts, prominently those of Kountze and Eddy, Chamberlin and Hill, are exceptionally handsome and harmonious in design and proportions. In many varieties of native stone the architect finds a serviceable and slightly material, combinations of which can be effectively utilized for exterior embellishment. Denver supports, among others of the profession, the following notable architects:

JOHN W. ROBERTS, Architect, rooms 36 and 37, Railroad Building, has planned and superin-

tended here buildings of a character significant of his acquirements for, and experience in, his profession, among the rest the Windsor Hotel and baths, Governor Evans' eight-story Railroad Building, the Cheesman, Clayton, Barclay, Pioneer, and new Jacobson buildings, St. John's College for Women, at Wolfe Hall; the Denver City Railway Co.'s stables and car houses, and many handsome residences of Denver and its environs.

Mr. Roberts has been a prominent architect here for ten years. He followed the pursuit in Chicago and New York for many years before that, and is a member of the American Institute and of the Western Association of Architects. He makes a specialty of large and substantial work, but does not for that reason hold himself above the execution of ordinary buildings. He invites correspondence, and will submit sketches and estimates of cost at any time for churches, hotels, theatres, court houses, schools, depots, banking and office buildings, residences, office fixtures, church furniture, decorations, architectural and artistic designs for stone, wood or iron.

F. E. EDBROOKE & Co., Architects, are doing a business hereabouts of between one and two millions a year. They occupy rooms at 43 Tabor Block. The following are examples of the character of work entrusted to them, and of their skill and attainments in their profession: William Ruth's residence, which cost \$15,000; William Fullerton's, \$20,000; S. C. Young's \$16,000, and M. J. Lawrence's \$30,000; the First Baptist Church, \$85,000; the Unity Church, \$45,000 (churches seating 1,200 and 850 people, respectively) and the following business blocks: The Tabor five-story stone block, \$160,000; the Patterson and Thomas five-story block, \$115,000; the Essex Building, six stories, \$75,000; the Cheever Building, six stories also, \$105,000, and

the Masonic Temple, seven stories, \$250,000. They have completed plans for a new eight-story building, to cost \$400,000, and the contract has been let them; and have submitted designs, which have been accepted, for the Catholic Cathedral, to cost \$500,000. They have also recently designed H. C. Brown's new nine-story hotel, now under construction at Broad-



RAILROAD BUILDING.—J. W. ROBERTS, ARCHITECT.
J. B. Phillips

way and Seventeenth streets, which is to cost \$1,000,000.

The principals in this firm are F. E. Edbrooke and W. A. Marian. Mr. Edbrooke came here from Chicago, where he had attained to a leading position among Western architects, by the character of the work constructed from his designs and under his supervision. He has

acquired a considerable fortune during a long and successful career, and is a director of the



THE TABOR BLOCK.

Equitable Building & Loan Association, and also of the Wyoming & Denver Pipe Line Company. Mr. Marian is a New Yorker, and was bred to his business in the Empire State. He is a graduate of the Technical School of New York City. Both he and Mr. Edbrooke exhibit marked talent in the matter of design, as well as practical knowledge of climate, materials and the prevailing taste, necessary to construction in a city like Denver or state like Colorado.

MUSIC AND DRAMA, painted hand in hand in play-house frescoes, and almost inseparable in modern shows are rendered as even a share of homage by the people of Denver, as the most ardent admirer of either could desire. There are schools here of both lyric and strictly dramatic art, choral and philharmonic organizations; and in the Tabor Grand Opera House and the new Metropolitan, theaters as complete in every essential for the "mimetic life and passion of the stage," as money well can make them.

SOME very large establishments are sustained by the music loving public, among others, the following:

THE MASON & HAMLIN ORGAN AND PIANO COMPANY of Boston is represented here by Mr.

D. H. Ludlow, of 1654 California street. This company produces about thirty pianos and ninety organs a week. A number of improvements have been patented by them, which make these instruments the best in this country. They are certainly the most popular.

Mr. Ludlow was with this company in Boston, before he came here. He has three men on the road in Colorado, and does an extensive business in Wyoming, Nebraska, Kansas, California, Texas and New Mexico, in sheet music, besides selling many thousand dollars worth of the superior pianos and organs made by this company every year.

This house is sole representative in this section also for the celebrated "Swisher edition" of sheet music. The most complete stock of ten cent sheet music to be found west of the Missouri river is that carried by it. High priced lines are also handled and any music published can be furnished by this establishment.

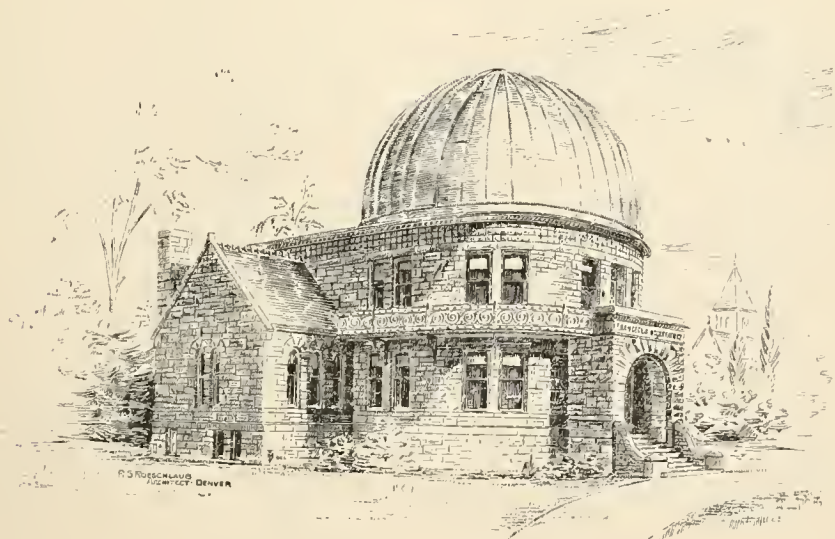


MASON & HAMLIN ORGAN AND PIANO CO.—D. H. LUDLOW, MANAGER.

The illustration accompanying this matter is a view of the company's salesroom, which is admirably fitted up for the business it is engaged in.

THE KING PIANO Co., B. Barlow, president; F. A. Metcalf, secretary and treasurer, is located in the Barth Block, Sixteenth street, between Stout and Champa streets. This company was incorporated in 1887, with a large capital, and has an immense trade through this State, and in the city. It has a large and handsome store, decorated with choice paintings, engravings, etc., and is handling chiefly the Chickering, Sohmer, Behning, Hallett & Cumstons, Harrington and New England pianos, and the Wilcox & White, Newman Bros. and Taber organs. The company has close relations with the leading manufacturers of the country, and can guarantee all the instruments sold by it. It has agents in all the principal towns of the

THE KNIGHT-McCLURE MUSIC Co., 1637 to 1643 Lawrence street, the largest concern here engaged in handling pianos, organs, musical instruments and merchandise, was established in 1874, and has patrons in all of Denver's trade territory. The company has three men on the road selling for it and, including its salesmen, porters, tuners, etc., about twenty employes here, and has special agencies for the following pianos: Steinway, Decker Bros., Weber, Knabe, Fischer, Everett, Kimball and C. A. Smith & Co., and for the Estey and Kimball organs. A stock of these valued at \$75,000 or more is carried, and all sales are warranted. The company's place of business is known generally as the "Temple of Music."



THE CHAMBERLIN OBSERVATORY, UNIVERSITY PARK.

State, and draws upon Wyoming, Kansas and New Mexico also for custom. Heretofore the company has handled only pianos and organs, but early next year a department of "small goods" and sheet music will be added. The company's motto is: "Elegant instruments, Eastern prices, easy terms."

Mr. F. A. Metcalf, who manages the business, is an enterprising man of large business experience. The aim of the management has been to create a reputation for integrity and reliability, and in this endeavor it has succeeded. The popularity of this house is enhanced by the monthly *musicales* given to its patrons, entertainments in which only the best talent of the city takes part.

The principals in this company are W. W. Knight, president; A. K. Clark, vice-president, L. W. Waterbury, Secretary, and Geo. H. Campbell, treasurer, all of them gentlemen experienced in the business by long connection with it in this and other parts of the country.

OPENING OF THE NEW METROPOLITAN THEATER, which was dedicated to the histrionic muses September 23d last, delighted 2500 eager patrons of the drama assembled for the occasion. Appointments and decorations new and original in feature—and upon which wealth and taste and public spirit had evidently been lavished to sustain the character claimed for the city in the choice by this house of its name—innovations affording a greater measure of com-

fort and relaxation that the old arrangement of the seats, were especially gratifying to the throng in attendance.

The Metropolitan differs from any other house in the West in one particular. What is known as the parquet circle has, by a change in the construction of the lower floor, been expunged from the box-plan entirely, and the seats there, rise, in one unbroken gradation, from the orchestra rail to the lobby wall. The tiers describe the segment of a circle that brings every occupant of them in line with the center of the stage. There is the usual balcony and gallery, and seven handsome mezzanine boxes. Special attention was given to the matter of exits, and twelve great doors open into the vestibule, whose massive portal is an adornment to Cleveland Place.

The stage-setting on the opening night showed that behind the lights are all the mechanical devices that give *vraisemblance* and reality to the mimic representations of life, and to the pageants of the stage. The dimensions here are on a scale that may fairly be termed grand; the proscenium arch and openings are everywhere sufficient for any of the ordinary spectacles of the day. The conveniences for the players, too, rank and file, are better than usually afforded.

The prevailing tones in the embellishment of the house are a mellow combination of terra cotta and gold. There is a striking frieze and two fine panels, from which, the eye is dull, indeed, that is not soon transported to the gairish lights, and the blue plush field of the parquet seats, and the vivid drop, painted by Eugene Balfour, of Berlin, Germany, especially engaged to come here for the purpose.

It is, however, in the execution of the frescoes of the ceiling that the labor of the artists has been most successfully crowned. The subject happily chosen "Ariel directing the spirits of the storm", is portrayed with a fine conception of the imagery of Shakespeare's "Tempest."

"The most mighty Neptune

Seemed to besiege and make his bold waves tremble;
Yea, his dread trident shake."

The Metropolitan is managed by C. M. F. Bush, for thirteen years in this line, who will present only the best attractions that can be secured. It is owned by a syndicate of English capitalists, and cost to build and furnish complete, in the neighborhood of \$260,000.

THE HIGH STANDARD fixed for the Tabor at its opening in 1881, when Emma Abbott

and company were the attraction, has been adhered to, to this day, and none but the celebrities or their *entourages* have trod its boards.

INSTRUCTIONS ARE GIVEN in the various branches of the arts by private masters, and at the College of Arts of the Denver University. While no person of marked talents in the fine arts has yet proceeded from Denver, there are several excellent resident engravers, and it may verily be said of the mountain landscapes of the photographer Jackson that they "hold the mirror up to nature."

THE ART EMPORIUM Co., 820 Sixteenth street, was established in 1885, by J. G. Smith and others, who invested \$5000 capital to supply the lovers of the fine arts here, with paintings in oil and water colors, fine etchings and engravings. They have been quite successful in establishing a business of this character, and their collection is well worth a visit. In their gallery may be found work by such artists as Moran, Kingsley, Poore, Insley, Carr, and others, all of them of high repute, together with many examples of the prevailing fashions in frames, etchings, and engravings; also articles of an aesthetic character.

They also carry a full line of artists' material, such as oil, water colors and pastels, canvas, brushes and oils.

A factory is maintained also in conjunction with the gallery, in which gold, bronze, white and gold, and oxydized silver frames, of the latest designs, are made to order under the supervision of W. J. Hunston, president of the company, a skillful gilder who has eight men under his direction. Mr. J. G. Smith is treasurer and manager, and Ed. Treganza, secretary of the company.

THE LIBRARIES OF DENVER are the Mercantile, of 20,000 volumes, the Free School Library, 5,000 volumes, the State Library, Supreme Court and Symes Law Libraries, and that of the Catholic Library Association. The Mercantile Library was established by the Chamber of Commerce. Members of that body, and persons guaranteed by them, are entitled to all its privileges. It is especially full and complete in works relating to Colorado. The Public Library does not permit its books to be taken from the rooms, but as with the Mercantile Library, its reading rooms are free to all.

THE COLORADO SCIENTIFIC SOCIETY has for its object the interchange of information on topics of natural science, and "to build up a museum of natural history that shall be accessible to the general public." An appropriation furnished

by the State has been devoted by the State Historical Society to secure relics of the cliff dwellers and other antiquities of Colorado, and the collection thus acquired is said to be the most noteworthy in the country.

Representatives of scholarship and superior attainments may be found here in every walk of life. Mr. H. B. Chamberlin, whose gift of an observatory to the University of Denver that cost \$50,000 has already been mentioned, is a real estate and investment agent of the city. His affairs are described more in detail in another part of this book. Col. Frank Hall, the author of an exhaustive history of Colorado, is a veteran journalist of the State. Capable writers are attached to the daily press, and the newspapers—the voice of the people—exhibit the untrammelled spirit of a characterful community. Every party, sect, occupation and interest, has its vigorous exponent. It would be interesting to recount some of the pioneer newspaper experiences, but “space forbids.”

THE ROCKY MOUNTAIN NEWS has a name which, coupled with that of its senior proprietor, John Arkins, is familiar throughout the country. It was the first paper published here, its original issue having been run off in the spring of 1859. W. N. Byers, its founder, is a leading capitalist of the city. Messrs. Arkins and J. W. Burrell now own it. It has a thorough telegraphic and local news service, and about 13,000 daily circulation; on Sundays, when 24 pages are printed, at least 20,000. It is the only Democratic daily in Colorado, but not, for all that, a mere party organ, and is ably and well edited. The *News* has a well-equipped job department.

THE DENVER REPUBLICAN, also an eight-page morning daily, has about 14,000 circulation; perhaps a half more on Sundays, when it is 24 pages. In addition to the facilities of the press ordinary, it has a staff organization comprising, besides its salaried force, 100 paid correspondents in the West, and such special writers as Bill Nye, Howard Fielding and Edgar L. Wake-man. It is Republican in politics, positive in tone and expression, and has both character and influence. The *Republican* has its own building, and as fine a mechanical equipment as any paper beyond the Missouri. K. G. Cooper is president of the proprietary company, and manager of its business; Crawford Hill is secretary, and W. F. Robinson, treasurer.

THE REPUBLICAN PUBLISHING Co., Printers, Binders, Lithographers, Stationers and Engravers, at 1616 to 1622 Blake street, make a specialty

of county and bank work for Colorado, New Mexico, Wyoming and Utah. They have about forty hands employed, and complete facilities for presswork, binding, etc., superior, in fact, to those of any other Denver house of the kind, and they carry a full line of legal blanks. Their representatives are on the road the year round.

These branches of this company's business are managed by Mr. W. F. Robinson, who is known throughout the State as a thorough and practical job printer and business man.

THE DAILY TIMES is a lively paper, and the *Colorado Journal*, the only German daily, a very good one. *Field and Farm* is edited by Captain Cutler, whose opinions upon the agriculture of the State are presented in the chapter of this work on Colorado. He is a pioneer of the State and is an authority upon all topics connected with the soil. In his earlier years he was an associate of Edgar Allan Poe, Bayard Taylor, E. Faxon (the first of American humorists), Fenimore Cooper, and other literary lights. Mr. Wilcox, his partner, is also a veteran newspaper man. The utterances of the *Mining and Scientific Review* likewise carry weight with a large constituency.

THE COMMERCIAL ORGANIZATIONS are the Chamber of Commerce and Board of Trade, which has exerted its influence to forward progress on many occasions of public moment, and which publishes and circulates an annual report that is a record of Denver's material advancement; the Real Estate Exchange, protective and progressive in policy; the Mining Exchange and the Produce Exchange. The Colorado Club and the Denver Club are social organizations of business men, whose chief public function is the entertainment of distinguished strangers.

CHARITY AND CHRISTIAN FELLOWSHIP and the Humanities are in no wise neglected among a people, many of whom, in the task of founding city and State, have survived themselves the “slings and arrows of outrageous fortune.” The altars of every creed are planted here, and hospitals and asylums, orphanages and dispensaries, missions and sheltering folds, as well as costly sanctuaries, testify to works as well as faith by the believers of Denver.

THE HOTELS OF DENVER, some forty or fifty in number, may, as elsewhere, be easily graded into high-priced, moderate and cheap, excellent and indifferent. Few, however, can be charged with either a doubtful or a frugal hospitality. The markets are bountifully supplied with all that the land affords, and the boarding houses

and restaurants, as well as hotels, are enabled to present a lengthy bill of fare at a slight advance on Eastern charges. As for the accommodations furnished, the Windsor and Albany solicit and get perhaps the fullest share of ultra fashionable patronage, but the two houses hereinafter sketched are just as thoroughly managed.

THE AMERICAN HOUSE, the first house of first-rate character opened in Denver, was built in 1869 by an enterprising citizen, John W. Smith, who, however, it is interesting to learn from pioneers of the city, was considered by the conservatives of that early period, a little in advance of the time in his undertaking, although the house then was only half the size it is now. The business prospered, notwithstanding adverse opinion, and the house has enjoyed reputation as the best kept in the city, from that day to this.

It was managed for some years by Mr. Chas. H. Smith, now President and Manager of the Consolidated Electric Company, but has now passed under the supervision of Mr. H. L. Thiemeyer, who was steward and assistant manager under Mr. Smith, and was impressed in that capacity with his business principles, method, and discipline. Mr. Thiemeyer is the sort of man

has been of that practical kind which easily achieves success in such an undertaking.



THE RICHELIEU—C. W. HUNSICKER, PROPRIETOR.

THE RICHELIEU, Tremont street, near Broadway, is a new house, opened May 1st, 1889, by C. W. Hunsicker, formerly of Philadelphia. It is elegantly furnished and decorated, and is centrally located. The service here and the *cuisine* are the best that money can procure. No two rooms in it are furnished alike.



THE AMERICAN HOUSE—H. L. THIEMEYER, PROPRIETOR.

to hold the share of public favor the house enjoys, as Mr. Smith was before him, and to give it additional popularity. His experience

From the fact that this house has a select patronage and fills a want long felt for a hotel of that character, it differs from any other west of

Chicago. The feature of home comforts and hotel advantages combined, has made it both popular and successful. Musicales, hops, germans, and other forms of fashionable entertainment, held in its parlors, make life enjoyable at The Riehelieu.

STREET RAILROADS furnish means for ordinary conveyance to all parts of Denver and its suburbs. The Denver City Railway Co., chartered in 1867, has its tracks laid on the principal streets, and almost any point in the business part of the city may be reached by it. An auxiliary organization, the Denver City Cable Railway Co., having the same principals, has just completed a cable road, and it has been in operation since November 1st, last. Additional streets will be covered by this cable line, and it will proceed to a terminus six miles from the center of the city. The parks and other places of resort are on these routes. The power house has an extra fine equipment, so as to allow for the increased traffic to be expected from the rapid growth of the city. The horse line has been of great service in the upbuilding of the city, and this addition to the transit facilities must accelerate its expansion still more.

THE DENVER TRAMWAY Co., a local organization, began cable-railway construction during 1888. Many other projects for rapid transit, especially in the suburbs, have been accelerated by this enterprise, which, "pushed by Denver men, and built with Denver money, is an evidence of the permanent and substantial growth of the city, and an illustration of the faith her own people have in her future." The materials even, for this road, are of home production.

This company has \$1,000,000 capital stock. The road and its equipment is bonded for \$365,000, the first cost of constructing the road-bed and power house, and furnishing machinery, and rolling stock, all of which are of the most substantial character. It is altogether about eighteen miles long. Extensions and cross lines are being constructed as fast as possible.

THE DENVER & BERKELEY PARK RAPID TRANSIT COMPANY was established in June or July, of 1888, and has a capital stock of \$300,000. Its offices are in the Tabor Block, in the same place with the Denver Land & Security Company, hereinafter described. It was organized by the same principals, to construct a street railway and rapid transit line from Denver to Berkeley, a distance of over three and one-fourth miles. The starting point of this line is Gallup avenue; the terminus, Berkeley Lake; the fare is five

cents from or to the heart of the city, over the whole route. Connection is made with the cable road, and passengers are carried at the rate of two and a half cents on each line. Trains run on a single track every twenty minutes. The company has five motors and eight cars in service already, and is carrying an average of about three thousand passengers to Berkeley Park every day.

The park is situated where the land is rolling, and there is a gentle slope of the surface down to the water's edge; from it a magnificent view of the Rockies can be obtained. The lake is about a mile in circumference, and the park adjoining it contains about 160 acres. There is a drive-way encircling the lake, and many of Denver's most stylish turnouts can be seen here of an afternoon. The lake is supplied with a number of row boats and an elegant little steam launch. There is a restaurant, and a couple of commodious pavilions, where visitors can sit and get a view of the lake and mountains. The place and all connected with it is under the efficient management of John Elitch, Jr., whose name is familiar to all the pleasure seekers of Colorado.

THE UNIVERSITY PARK RAILWAY AND ELECTRIC COMPANY, which has offices at Fifteenth and Lawrence streets, was incorporated in March last, for the purpose of building an electric street railway, from the Broadway Cable, at Alameda avenue, eastward to University avenue, thence southward to University Park, three and a half miles. Its capital stock of \$75,000 was soon subscribed, and the railway has been built by the property owners along this line. The road is operated on the Thomson-Houston system of overhead wires, and was started with three cars November 1st last.

PROJECTS, arising doubtless from the increase of population, have been mooted for other suburban resorts, and are interesting those who are likely to undertake them. As it is there are many means of recreation. There are excellent roads in the vicinity of the city for the speeding of horses, and at Overland Park, a first rate course for both trotting and running. For those with a bent for summer travel the mountains present the opportunity for excursions. Manitou, one of the favorite watering places of the West, lies at the foot of Pike's Peak, but a few hours' ride by rail from Denver. There is a carriage road from the base to the summit now, and by May next, a "cog-wheel" railway will be ready to make the ascent of the mountain.

DENVER AS A RAILROAD CENTER.

Transportation Facilities.



PRACTICALLY, now-a-days, the rank and power of a trade center are measured by its transportation facilities. Railroads having 32,000 miles of main line and branches, provide for Denver an easy means of communication and traffic with all the great commercial cities of the country, and through them with the world at large. There are direct routes to Kansas City, Omaha, St.

Paul and Minneapolis, Chicago, St. Joseph, St. Louis, Memphis, and lower Mississippi points, New Orleans and the Gulf ports, the City of Mexico, California and Oregon, Idaho and Montana. Within the State of Colorado are 4,300 miles of broad and narrow gauge roads, feeders chiefly to the trunk lines that traverse the region of the Rockies but with one important exception, the Denver & Rio Grande, a system in itself.

The Union Pacific, the Missouri Pacific of the Gould southwestern system, the Burlington, the Rock Island and the Santa Fe, are separate roads to Kansas City; three of them, the Rock Island, the Burlington and Santa Fe, thence proceeding eastward to Chicago. The Union Pacific and Burlington are highways to Omaha, pursuing thence a course to Chicago and the cities of the Northwest. The Rock Island goes to St. Joe, and the Missouri Pacific to St. Louis from Kansas City. Memphis and lower river points may be reached either by way of St. Louis, or by the new Fort Worth & Texas road recently put in operation, which is a route also to New Orleans and Galveston through Fort Worth and Dallas, the most thriving of Texas cities. To the south from Denver again, the Santa Fe, running through Albuquerque to El Paso, strikes there the Mexican Central, and also affords a way to Guaymas, on the Gulf of California. Los Angeles and San Francisco may

also be reached by the Santa Fe and its connections, and the city of the Golden Gate by the Rio Grande's and Colorado Midland's connection with the Union Pacific. Oregon centers are rendered accessible by the Union Pacific's Oregon Short Line; Idaho and Montana opened up to travel and traffic by other branches of the same system.

There are now seventy-one arrivals and departures of passenger trains daily from the Union Depot of Denver, and more than 150,000 car loads of freight were received here in 1888. The trunk lines give the city's trade its greatest scope, and naturally claim attention first. These are described as follows:

THE UNION PACIFIC's original trans-continental line stretches from Council Bluffs, opposite Omaha, to Ogden, Utah, 1,035 miles. About half way between these terminals is Cheyenne, Wyoming, from which place a branch 106 miles long extends southward to Denver. Over this route there are two through trains daily, one of them the "Overland Flyer." At the same time two express trains of this same company leave Kansas City and run over the Kansas Pacific Railway, of the Kansas division of the Union Pacific, through middle Kansas, directly to Denver. This latter line was built in 1870, so soon as the rising importance of Denver as a trade center began to be apparent, and was the second road to make a terminal of the city.

The Kansas Pacific is 640 miles long, with branches and spurs, besides, in Kansas, aggregating 1,350 miles of rail. These open to the trade of Denver a large part of Central and Northern Kansas and Eastern Colorado, as the stem and branches of the Union Pacific proper do Northern and Middle Colorado, Wyoming and Nebraska, as well as Oregon and the Territories along the northern border of the Union.

The system of the Union Pacific presents altogether 6,500 miles of road to the merchants of Denver, by which to reach the markets of the great West.

The Union Pacific has 885 miles of road in Colorado; about half of it, owing to the moun-



SCENERY ON THE DENVER, TEXAS & FORT WORTH RAILROAD.

tainous character of the country through which the lines run, narrow gauge. On these lines are Golden, Georgetown, Leadville and Gunnison, centers of mining industry renowned for the precious character of mineral product yielded in their vicinity, Idaho Springs, Clear Creek, Platte and Boulder Canyons, the Colorado "Parks," and other places of resort affording

opportunity for the "Alpine Tours," which are a feature of the excursion travel on the Union Pacific, in the summer season. Three of these tours from Denver as focal point, will comprise all that is most picturesque, grand and unique in Colorado's scenery.

Nearly all the minor lines centering at Denver, in fact, are controlled and operated by the

Union Pacific, and many parts of the State most desirable for mining, agricultural, pastoral or

great national highway, part of the first line of railroad completed across what was formerly



TOLTEC GORGE, DENVER & RIO GRANDE RAILROAD.

business enterprise, and most attractive to the sightseer or sportsman, are made available by its subdivisions.

Denver can be made a halting place en route by those who would proceed further and behold the wonders of the Yellowstone, the Pacific Slope and Alaska, for the Union Pacific is a

known as the great American desert, but now the most promising and fruitful region of the Union. It was conceived and its construction authorized as a war measure, and time has demonstrated that it was wisely planned. It occupies the best belt of country of any of the great trans-montane roads and has immunity from the alkaline heat of the Southern route and the boreal visitations of the Northern. The passenger trains of this road have Pullman sleepers and first-class appointments. The roadbed, rails, culverts, bridges and rolling stock are such as to insure speed with entire safety. Excursion tickets to all prominent points west of the Missouri river are on sale in the principal cities of the country. Special rates are made to large parties. Thomas L. Kimball, located at Omaha, is general manager of the system; E. L. Lomax, Omaha, general passenger agent; J. K. Choate, Denver, superintendent of the Colorado division; J. O. Brinkerhoff, Kansas City, of the Kansas division (Kansas Pacific); D. B. Keeler, general agent at the city of Denver.

THE BURLINGTON & MISSOURI River Railroad, part of the great Burlington system, which lately suc-

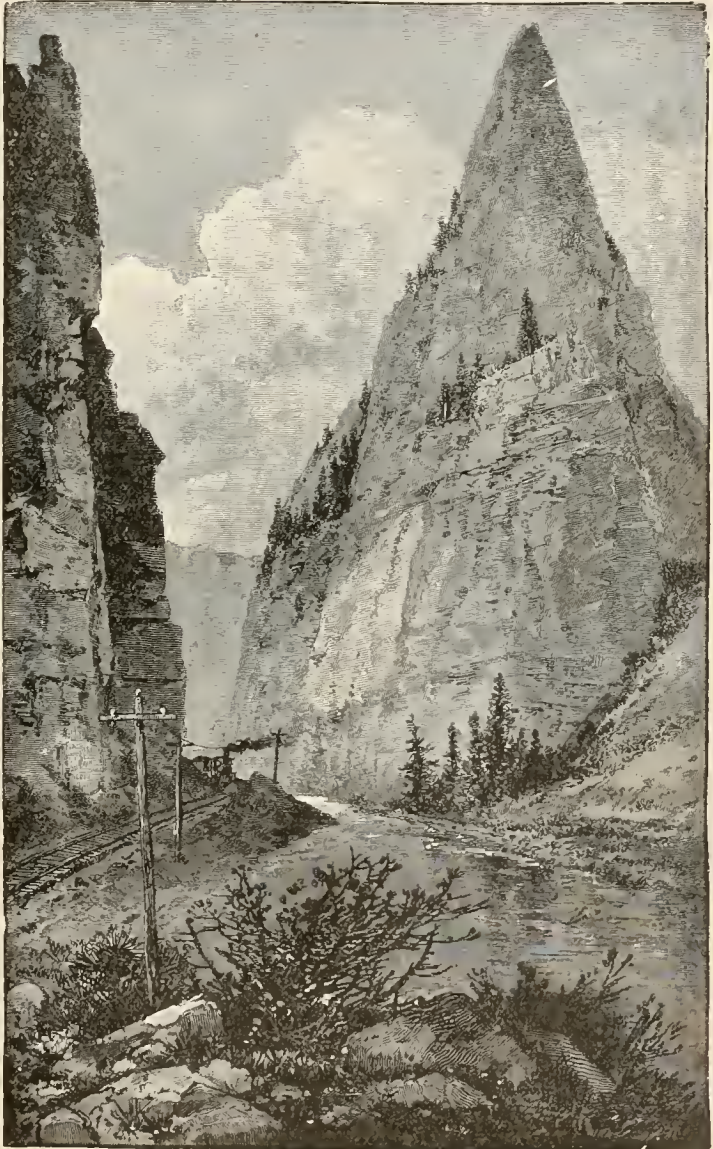
cessfully resisted the greatest railroad strike in the history of the country, runs vestibule trains consisting of sleeping cars, dining and free reclining chair cars, through from Chicago to Denver daily via Omaha, and daily through trains from Denver to St. Louis with sleepers and chair cars. It is about 650 miles long, and

is, for a large part of the way, a straight line through Nebraska paralleling the Kansas border. It connects here with the Denver & Rio Grande and at Cheyenne with the Union Pacific, for all points on the Pacific coast.

The Burlington system comprehends nigh 6,000 miles of road, 350 of it in Colorado. Northern Illinois, Southern Iowa and all Nebraska are most thoroughly networked by its lines. It has roads in eight States, and is said to be destined through the Black Hills and other territorial mining country to the Pacific. On the lines of this system are the largest cities and most important trade centres of the West and Northwest: Chicago, St. Louis, Kansas City, St. Joseph, Omaha, St. Paul and Minneapolis, Des Moines, Burlington and Dubuque, Atchison, Kas., Peoria, Ill., Lincoln, Neb., and Cheyenne, Wyo. Denver is reached in 33 hours from Chicago by this route, with but two nights spent on the road. It has played an important part in the development of the country in which these growing and populous places lie, and promises to do as much for Denver. G. H. Crosby is the general agent of the line at Denver, with offices at 1700 Larimer street.

THE ROCK ISLAND ROUTE from Chicago, Kansas City, and St. Joe to Denver, Pueblo, and Colorado Springs, runs vestibule trains and free chair cars, over its plains line, the Chi-

Rock Island company, which now controls and operates in six States 3150 miles of railroad, 1560 west of the Missouri river. The Rock Island, extending northeastward from Chicago to Watertown, South Dakota, and Sioux Falls, having on its various divisions the cities of St. Paul, Minneapolis, Omaha, and Council Bluffs;



CURRECANTI NEEDLE, DENVER & RIO GRANDE RAILROAD.

Davenport, Keokuk, and Des Moines; Atchison and Leavenworth; built now southwestward as

far as Oklahoma, and destined still farther toward the Pacific, is, it is hardly necessary to say, one of the great systems of the West.

It is providing low rate harvest excursions to all points in its territory, and furnishing the best of facilities to the traveling public patronizing it. Connection is made by it with the Denver and Rio Grande and Colorado Midland roads, leading to the resorts of the Rockies, and with the Santa Fe and other lines carrying passengers to California and Old Mexico. The Rock Island has no lands of its own to sell and no particular place to boom, but it is engaged (as a plan contributing most to its own business,) in development of all the country through which it passes. Information of value relating to all the Western States on its lines has been collected by its agents and will be furnished to applicants desirous to post themselves upon the country through which it passes. Tourists find this route superior in point of comfort and convenience to those longer established in these parts. Geo. F. Lee is General Agent of its passenger department, and G. A. Kimball, Assistant General Freight Agent at Denver.

THE MISSOURI PACIFIC RAILWAY which, with its divergencies in Missouri and Kansas, comprises more than a third part of the great Gould Southwestern system of American railways, has a main stem stretching from St. Louis via St. Joe and Kansas City to Pueblo, 120 miles due south from Denver, in Colorado. From that place its traffic is carried to this city by its auxiliary, the Denver & Rio Grande Railway. Trains run daily over this route between Denver and the terminals mentioned.

Its relations with the Gould roads of Texas and the Southwest give it superior facilities for travel and traffic in the direction of the lower Mississippi and the Gulf seaboard. By means of its connection with the Rio Grande the principal points in Colorado may be reached, and also through that road's relations with the Union Pacific all Oregon, Idaho and Montana centers. The company's representative here is P. J. Flynn, for ten years formerly with the Santa Fe road's traffic department. The Missouri Pacific offices here are located at Seventeenth and Larimer streets.

THE SANTA FE, the greatest of the Western railroad systems, indeed, the system having greatest mileage of any in the country, maintains a daily through line between Denver and Chicago, via Kansas City. The Santa Fe has, with its branches, almost 7,500 miles of track, 390 in Colorado. It has greater mileage

in Kansas, Texas, Indian Territory, and New Mexico, than any system of the Southwest. It is thoroughly equipped, and has often forced improvement on its rivals by its enterprise. It was the first road to put on vestibule trains in the West; the first to dispute with the Gould system its supremacy in Texas, and with the Southern Pacific its hold on California. It has its own line between Chicago and Kansas City; owns the Gulf, Colorado & Santa Fe, which has its Southern terminal at Galveston; connects at El Paso with the Mexican Central for the capital of the Mexican Republic, at Benson, Arizona, for Guaymas, on the Pacific Coast of Mexico (Gulf of California), and by its leased line,—the Atlantic & Pacific,—reaches Los Angeles and San Diego in Southern California.

It has developed, by its policy, the Southern Colorado and New Mexico stock interests (largely tributary to Denver), and has exerted its influence for the upbuilding of all this portion of the Union. It has no competitor in a great part of its field, and is the only avenue by which to reach many places in New Mexico and Arizona. The celebrated Las Vegas Hot Springs are on a spur of this line in the Santa Fe range of the Rockies. They are at 7,500 feet elevation, in a delightful location, and have all the conveniences afforded by a first-class hotel, the "Phoenix," conducted by the company.

The Santa Fe's representative in Denver is H. G. Krake, General Agent, with office at Seventeenth and Lawrence streets.

THREE ROADS CENTERING HERE are of interest as emphatically Colorado projects. They had their inception in the fertile and venturesome minds of Colorado capitalists, are organized under the laws of the State, and control for Denver a vast district of country, remote from as well as adjacent to her. They are enterprises exhibiting the forward character of men, and the scope affairs take in these altitudes of the Rockies. These three roads are the Denver & Rio Grande, the Colorado Midland (or Pike's Peak route) and the Denver, Texas & Fort Worth. Most interesting of the two in point of origin and engineering achievement, is the first-named, the Rio Grande, the most wonderful, perhaps, of all the railroad constructions of the continent.

THE DENVER & RIO GRANDE RAILROAD was a bold scheme in the beginning, no less than to make a great North and South line, we are told, from Denver to the City of Mexico, and although that idea was abandoned, the achievement of building and operating a narrow-gauge road

through the very heart of the Rockies has made those connected with the project no less renowned than they would have been in the event of success with the original project. Eighteen hundred miles of route, skirting the snow-clad peaks of the backbone of the Continent—the landmarks for the Argonauts of '49 and '59—surmounting the same lofty passes that afforded safe but toilsome conduct to the pioneers of the Pacific, penetrating the riven chasms and sunless gorges of the mighty range, stealing along the edge of giddy heights, and at the bottom of profound abysses, piercing the most formidable barriers and threading way through the most forbidding prospects that engineering has yet encountered, this road is indeed a marvel—in its conception and its realization; in the indescribable and awe-inspiring scenes successively unfolded; in the hidden treasure of resources developed; but most of all, in the conquest made of adamantine obstructions, and “all the adverse bulk of Nature.”

And yet, while it everywhere exhibits the character of a stupendous undertaking, it is neither a dangerous nor a tedious trip over this line. Indeed, it is the route usually taken, because of its wonderful diversity and grandeur, from choice rather than necessity. A main line of three rails, adapted to both broad and narrow gauge traffic, extends from Denver to Pueblo and Canon City. From there the main line of the narrow-gauge road sweeps gently round over its course, northward through the mountains, to Ogden, Utah. It is on this main stem that the Grand Canyon of the Arkansas, 3,000 feet deep, is penetrated, and the Black Canyon of the Gunnison, deeper, longer and darker even than the Plutonian shades of the Arkansas. At Green river, Utah, a view is permitted *en passant*, of the frowning mouth of the Colorado canyons. Salt Lake City is on this division (the Rio Grande Western) a short distance from the western terminus.

From Pueblo southward and westward the Rio Grande has branches leading to Trinidad, Durango and Silverton, mining camps of importance. Toltec Gorge is on the way to the two last named. A New Mexican division stretching almost to ancient Santa Fe, has the wonderful cliff dwellings upon and near it. Here, too, are cliffs with curious archaic Indian hieroglyphs carved on their solid faces. Other branches, links and lengths of the Rio Grande in Colorado lead to Florence, Leadville, Gunnison, Ouray, Glenwood and Aspen, the most populous and thriving places of the State.

The watering places and resorts on the Rio Grande, are numerous and widely celebrated. Among those are Palmer Lake, Colorado Springs, Manitou, Wagon Wheel Gap, Twin Lakes, Triunfo, Poncha, and Glenwood Springs. Volumes have been written descriptive of the sights, the attractions, and the business opportunities along this route, and the road has spread far and wide, the information necessary for tourist and sojourner. It has agents in nearly every city of note in the land. Its management here is in the hands of able men. David H. Moffat, bank president, and a principal in many of the most important of Western enterprises, is its president, Senator E. O. Wolcott, its counsel, S. K. Hooper, its general passenger agent. In its directory are others whose names, like these, and fortunes, are inseparably identified with the rise, the progress, and the fame of Denver and Colorado.

THE COLORADO MIDLAND, the only standard gauge railway crossing the Rockies in Colorado, begins at Colorado Springs, and has Denver for a terminal by means of its arrangement with the Santa Fe. From Colorado Springs it runs directly west at the base of Pike's Peak (from which it gets the name “Pike's Peak route,”) and speeds through eight tunnels in as many miles. From the Peak, continuing westward still, it progresses by Buena Vista to Leadville, the third largest city of the State, and long the greatest mining camp in the world. It pierces the great continental divide through the Hagerman tunnel in the Saguache range, at an elevation of 11,528 feet. On the western slope of the mountains it circles Hell Gate, on the Frying Pan river, leaves the White Sulphur Springs behind, and proceeds through the Cañon Diablo to the Roaring Fork of the Grand river. Traversing Roaring Fork valley to Aspen and Glenwood Springs, it finally ends at New Castle, Grand river valley, Colorado, 428 miles from the start.

From that place it is now being built to Grand Junction to make connection with the Denver & Rio Grande Western, which will be completed in the spring for Salt Lake City and Ogden, where the Union Pacific and Central Pacific join. At Denver it makes connection with all the express trains bound east, south and west; at Colorado Springs, with the Santa Fe, the Rio Grande and Fort Worth roads; at Buena Vista, Leadville, Aspen and New Castle, with stage lines for the mountains. The dining stations along its route are owned by the road, and in a country abounding in fish and game, are especially well kept.

The scenery along the Pike's Peak route is both varied and grand. The ascent to the summit of the range, and the descent on the other side, affords the traveler one continuous view of 250 miles of the wildest and most awe inspiring scenery on the continent. The health, pleasure, and sporting resorts are numerous on this line; chief of them are Manitou, (which has national repute as a sanitarium), Cascade Cañon, at the base of Pike's Peak (to the summit of which there is now a carriage road); Green Mountain Falls, in Ute Pass; Beaumont, at the head of Ute Pass and Manitou Park, twenty-eight miles beyond; Buena Vista in the Arkansas Valley, and Greenwood Springs in Grand Valley.

H. Collbran, Colorado Springs, is the acting general manager of this road; Chas. S. Lee, general passenger agent, Denver.

THE DENVER, TEXAS & FORT WORTH, and Fort Worth & Denver City Railroads, are the two divisions of the Texas Panhandle route, the direct line from Denver to Fort Worth, 803 miles, thence proposed to a seaboard termination at New Orleans, Galveston and other ports on the Gulf of Mexico. This road has been about twenty months in operation. It has a number of short branches in this State, and shops and headquarters here. Two daily passenger and four freight trains are run over it daily, and the service is improved as fast as the traffic requires. Connection is made at Fort Worth—the only city now rivaling Denver in growth—for Dallas and for all the cities of Eastern Texas, and for New Orleans.

Particularly a Denver enterprise, this road is especially significant of the spirit and energy prevailing in the great mountain metropolis. It originated with ex-Governor John Evans, a capitalist of the city who has been one of the most diligent of those who have labored to extend the commerce and influence of Denver. He is the vice-president of the road and is associated with moneyed men of New York and Colorado in prosecution of what promises to be the most beneficial of all the later projects for the city, viz., securing her the nearest possible tide water outlet for her trade, and a highway by which to reach most feasibly the great world beyond the seas.

Governor Evans was President Lincoln's appointee to the office of territorial governor. He was a personal friend of the great war President, was senator-elect when President Johnson refused to sanction Colorado's admission, was one of the founders of the University of Denver

and is now permanent president of the Interstate Deep Harbor Committee, organized to urge upon Congress improvement of the Gulf ports.

C. F. Meek is general manager of this road, resident here; F. E. Bissell, superintendent, and George Ady, general passenger agent. Mr. Ady has followed this vocation for the past twenty years, was formerly with the South Park Railroad as general passenger agent, and later was with the Union Pacific Railroad as general agent of its passenger department for Colorado.

THE DENVER, UTAH & PACIFIC, a narrow gauge road forty-four miles long, is a portion of the Burlington & Missouri railroad system, and runs in a northeasterly direction to Longmont and Lyons, where there are coal fields worked. It was originally projected to strike the main line of the Union Pacific in Wyoming, and was intended to develop coal and asphalt deposits in Middle Park, and other mineral resources of the country on the way. The Colorado Eastern, and Denver & Scranton are schemes of this same character. The Denver Circle road was commenced with the purpose of belting the city. It has been finished for seven miles, to Sheridan Heights, and has a branch to University Park, making its total length twelve miles. Trains run twice a day over it, and the fare is ten cents each way. It is owned by the Santa Fe Company.

THE DENVER TRANSIT AND WAREHOUSE COMPANY, incorporated and established in 1878 with \$50,000 capital stock, is engaged in a number of enterprises, chiefly transfer and storage, but also in the coal trade, and in horse raising. It has offices at 1319 Sixteenth street, and the following officials: Col. D. C. Dodge, president; George B. Dodge, secretary; M. W. Howard, treasurer and superintendent. This company has stables at Blake and Twenty-first streets, and runs thirty wagons throughout the city. It has 75 horses for these teams, with which a general transfer of freight to and from all depots is made; household goods, machinery, safes, etc., moved; and it has warehouses that are fireproof, at Fourteenth and Wynkoop streets, and at Sixteenth and Delgany streets; also a bonded warehouse at Twenty-first and Blake. The Fourteenth street warehouse is 75 x 125 feet, ground plan, and three stories high. It has side track connection with all the railroads—facilities which the other warehouses have also. The company has the sales agency for the "Cañon" and "Marshall" bituminous coal, mined in this State, and does quite a business

in that line. Its stock ranch, or breeding farm, is seven miles from the city. On it are many head of cattle, and blooded draft horses of Norman and English stock. This is one of the best watered ranches in the State. It is on Bear creek, adjoining the military post. The Company has a range also on the Denver, Texas & Fort Worth road, 1,500 acres, broad level prairie land, to which it moves its stock in summer.

Col. Dodge, President of this company, is connected with a number of enterprises here, and is interested in public works of an extensive character. He is Manager of the Denver & Rio Grande Western and Mexican National Railroads. The Secretary is his son.

Mr. Howard has lived here for about 15 years; he was formerly in the railroad business, but has been manager of the affairs of this company for about nine years.

ROBERT S. ROE'S City Freight Transfer Co.'s facilities, have been developed gradually by him during the last twenty years. He began

kind in Denver. He hauls freights only, and for that purpose maintains in his stables, at



ROBERT S. ROE'S CITY TRANSFER TEAMS AND STABLES.

Thirteenth and Wazee streets, sixty head of heavy draught horses, valued at \$15,000 to \$20,000. He has the patronage of a great many of the leading merchants, and does most of the heavy hauling and transferring between depots and warehouses, and *vice versa*, and to and from residences, etc., in the city and its suburbs.



DENVER TRANSIT AND WAREHOUSE COMPANY.

in the business in 1880, by purchasing the teams and good will of W. H. Pierce, and has built up one of the most important enterprises of the

Mr. Roe is an Englishman by birth, but he has lived in the West for thirty odd years. He has an office at 1519 Market street.

DENVER AS A FINANCIAL CENTER.

Banking, Loans, Insurance.



BANK clearings are generally considered a showing of the volume of business done by the city for which they are reported, and an index to its commercial conditions. If that be true, those for Denver bear witness, by an almost unbroken monthly progression for years past, to the uninterrupted expansion of the city. The clearings of 1886 were \$85,668,027 in the aggregate; those of 1887 were \$117,589,505; and those of 1888 \$133,965,209. When the comparisons are made at the close of the current year, with Omaha, St. Paul and Kansas City, examples of the most progressive cities of the West, it will likely be found that they outrank this city, as a financial center, very little.

Many circumstances combine to make Denver more of a banking center than other cities of equal population. Mining ventures, requiring heavy capitalization and costly appliances, originate here; the Mining Exchange provides business enough to support one good bank itself; the well established business in bullion, a commodity so precious as to be the standard of values—these all have this tendency. The projects and enterprises of all kinds incident to a rapidly developing commonwealth, the sums brought here for investment at higher rates than can be secured in other places, and the prodigious activity in the real estate business, furnish profitable employment for capital.

Among the banks of Denver are some remarkably strong ones, with solid resources accumulated and the "cash on hand" for any of the contingencies of the business. The capital of the six National and one State bank associated in the clearing house here at the close of 1888 was \$2,735,996; the cash carried by them (a notable feature of banking methods at Denver) was \$5,812,474; their loans were \$10,060,874, and their deposits, \$14,307,194. This was an advance of \$1,089,509 in capital, of \$1,220,208 in cash, of

\$6,078,783 in loans, and \$6,221,218 in deposits, during six years.

These figures do not represent the full scope of the banking business here, because the several stanch private banks were not included in them, and there have been other banks started since they were compiled. The banks now established have \$3,000,000 aggregate of capital with surplus funds fully half as much more and \$15,000,000 deposits. It would be very difficult, too, without a special inquiry, to segregate the commercial banking business from other financial agencies closely allied with it, (like the loan agencies, for instance, that advanced \$19,000,000 here on Denver and Colorado mortgages during 1888, and furnished much of the consideration for \$42,000,000 of transfers besides, or like the transactions in bullion and other collateral), and to say what the gross sum of it all is.

The bullion production of Colorado in 1888, including the base metals, copper and lead, was \$35,315,823, of which \$28,105,875 was gold and silver. Not all this was "handled," as the phrase is, here; but since the city is a market for ores and bullion for all the Rocky Mountain region, from the British line to Northern Mexico, a sum approaching it must have entered into financial calculations here, particularly when \$16,508,555 can be accounted for as the product of three local smelters during the year. Smelters at Argo and Pueblo, at Argentine, Kas., at Omaha, Philadelphia, and other parts of the country negotiate also for ores in this city, and they, as well as the miners and shippers of ores, do a very considerable business with the Denver banks, which are well prepared to facilitate mining business of every sort.

The position of Denver as a financial center, could hardly be fairly apprehended, without consideration of the following facts presented by the Chamber of Commerce report for 1888. It appears from the record that the post-office does as much business as some big banks, for its aggregate money transactions were \$5,416,291,

while at the same time the net profit to the government from it was \$140,000. The United States Mint here purchases gold bullion, for which purpose it is chiefly maintained, to the amount of \$2,200,000 a year. The custom house collected about \$90,000 duties in 1888, and the internal revenue collections were \$60,000 more or \$150,000 for both (approximately). The United States Land Office has receipts of \$500,000 a year, so that the government business here itself is between eight and nine millions a year. Add now the State treasury disbursements of over \$1,500,000 a year, and the insurance business done, fire and life (last year about \$1,870,000), and here is a circulation of many millions of dollars to swell the banking transactions.

Where there is no specific agreement, ten per cent is understood to be interest, by law, in Colorado, but there is no penalty for usury. The rate at the banks is ten per cent a year, to one per cent a month, ten per cent usually for com-

mmercial paper; but large sums are flowing in constantly for investment at seven and eight per cent, and very little for less than seven. The business of real estate loans is nearly all in the hands of real estate and investment agents. The rate asked for loans of that kind is usually seven per cent for inside city property; eight per cent suburban; forty to fifty per cent of the value of the property is loaned.

Mining brokers abound at Denver. The most reputable are those of the Mining Exchange, organized a year or so ago, to foster investment in and development of mining properties. Geo. F. Batchelder is president of it, W. C. Wynkoop, secretary, and it has 150 members.

The special features of the various banks here are presented in the following sketches. Those not described are of so recent foundation as to make their names only, noteworthy. These are the American National and the Peoples' National, an outgrowth of the Peoples' Savings Bank.



THE FIRST NATIONAL BANK of Denver, Sixteenth and Larimer streets, was established May 20th, 1865. It has a capital stock of \$300,000 paid in, and surplus of \$276,024; loans and discounts, at the time of its last statement, May 13th, 1889, of \$2,101,499, and deposits of \$4,259,691. Its total resources at the same time aggregated \$4,839,716, and included United States bonds to insure its circulation and deposits, valued, with the premiums on them, at \$430,000, and over; local securities of \$60,000, and \$2,227,000 of cash on hand. The First National is a United States Depository. It has safe deposit vaults made by the Hall Safe and Lock Company, in which there are 750 boxes, and is equipped in every particular to do a first class banking business. Its correspondents are the following: In New York City, the Fourth National; in Chicago, the Commercial National, and in St. Louis, the Continental National; in Kansas City, the National Bank of Commerce; in Omaha, the Nebraska National Bank, and in London, Brown, Shipley & Co.

The names of the officers and directors of this bank are a sufficient guarantee to those who know this community, without mention of its

capital and extraordinary resources. These gentlemen are: D. H. Moffat, president; H. R. Wolcott, vice-president; George W. Kassler, Ex-Governor John L. Rountt, L. H. Eicholtz, W. S. Cheeseman, G. E. Ross-Lewin, assistant cashier, and S. N. Wood, cashier. Mr. Moffat is the President of the Denver & Rio Grande Railroad; he has been a banker and capitalist nearly all his life, and is one of the most substantial men in the Western country, a man known far and wide for the enterprises in which he is a prominent figure. Mr. Wolcott, the vice-president, has been for twenty years a resident of Colorado, and likewise is a man of long experience in banking operations. He was the president of the Merchants' National at the time it was consolidated with this bank in 1882. Mr. Wood has been cashier ever since that event, and Mr. Ross-Lewin, assistant cashier for eight years.

THE COLORADO NATIONAL BANK of Denver was established as a private bank by the firm of Kountze Brothers, in 1862, and is, therefore, the oldest bank in the State. It was organized and incorporated under the national banking statute in 1866, and was then doing business at Fifteenth

and Holladay, now Market, streets. In 1882 removal was made by it to the place occupied now, at Seventeenth and Larimer streets, prop-

modation, were \$1,858,922, and its total assets were \$3,815,219.

Exchange and collections are a specialty with



GERMAN NATIONAL BANK.

erty in which the bank's principals have a half interest with the estate of A. B. Daniels, who was formerly its vice-president. The vaults there cost it \$25,000. The bank's quarters are handsomely appointed for the business which, from the fact that it is a United States depository, and that it has been so long established, is very large. Indeed, improvements are now going on and additions are being made to this building, so as to give it greater conveniences and better facilities.

On Feb. 26th of the year 1889 a statement was rendered by it in accordance with law, showing that it then had recently added a third to its capital stock, making it now \$300,000. It had, besides, a surplus and undivided profits of \$191,508, and its deposits were the extraordinary sum—showing the confidence reposed in its management—of \$3,213,211. Of this amount it had retained in its coffers in the shape of cash resources, waiting use in the ordinary course of business, \$1,765,413. Its loans and discounts, significant of the service rendered the business interests of the community in the way of accom-

this bank, and to facilitate transactions in these departments it has for correspondents the firm of Kountze Brothers in New York City, Baring Bros. & Co., of London, the First National Bank in Chicago, the National Bank of Commerce in Kansas City, the First National Bank in Omaha and the Bank of California in San Francisco. Following are the officers: Chas. B. Kountze, president; Dennis Sheedy, vice-president; Wm. B. Berger, cashier; T. H. Woodelton, assistant cashier, and Herman Kountze, director. President Charles B. Kountze, it seems unnecessary to remark here, is one of the most prominent men of Denver. He has lived here for many years, and has identified himself, from the time the city took her rise among the great municipalities of the country, with her progress. He has property here and other interests than those in the bank.

THE GERMAN NATIONAL BANK, corner Sixteenth and Larimer streets, was established in 1874, by George Tritch, its president; John J. Riethmann, its vice-president, and others. Its capital stock then, was \$100,000; it has since been doubled. Its business, meanwhile, has

more than quadrupled, as appears from the following statement rendered by it July 12, 1889. It then had a surplus fund as large as its capital stock, and undivided profits of \$54,581 besides. The deposits with it amounted to \$2,994,111, a portion of which was government funds, for it is a United States depository. At the same time it had in loans and discounts (showing the accommodation rendered by it to the community generally), of \$1,737,907; and it had cash on hand of \$654,048; and due from banks, \$691,981. Its correspondence in New York City, are the Chemical National Bank, and the National Bank of Commerce. Its vaults are massive, and its facilities, generally, are of the first order.

The management of this bank is in capable hands. Mr. George Tritch, its president, is one of the most prominent men here. He is president of the George Tritch Hardware Co., one of the largest hardware houses in the West; is the owner of the Tritch Block, and of several other valuable pieces of property; he is, besides, a pioneer resident of the city. Vice-president J. J. Riethmann is also one of the oldest settlers of the Silver State. The firm of J. J. Riethmann & Co., wholesale druggists, of which he is a member, is among the foremost here in that line, and he, too, is the owner of valuable business property. The cashier is C. M. Clinton; C. Kunsemiller, Jr., is assistant cashier. The directors are: J. A. Cooper,

Governor of the State; John Good, retired capitalist, who owns the property in which the bank is located, and other blocks here; D. C. Dodge, general manager of the Denver & Rio Grand Western Railway; J. M. Wilson, capitalist; and George Snyder, Jr., of the George Tritch Hardware Company.

THE DENVER NATIONAL BANK, which is located in the Barclay building, at the corner of Eighteenth and Larimer streets, is one of those institutions whose management has been such as to give character and repute to the banking agencies of the city. It was organized and established in December, 1884, is a designated United States depository, entitled to hold \$200,000 of the Government funds, and has the following officers: J. A. Thatcher, president; J. B. Grant, vice-president; A. A. Denman, cashier; Howard Evans, assistant cashier. The directors are James B. Grant, Henry M. Porter, Henry Gebhard, Joseph A. Thatcher, Dennis Sullivan, F. P. Ernest, W. S. Jackson, Geo. W. Trimble, Thomas S. Hayden, Edward Eddy, Joseph Standley and Otto Sauer. Messrs. Grant and Thatcher were the originators of the project for the establishment of the bank, and have directed its executive affairs from its foundation, exhibiting in their respective capacities sound judgment and the proper discretion in the matter of accommodations rendered by them to the business community. Mr. Grant is also one of the



BIRD'S-EYE VIEW OF DENVER FROM THE CITY HALL.

managing officers of the Omaha & Grant Smelting and Refining Co. Cashier Denman was with the City National Bank of this city before this one was started, and his assistant, Mr. Evans, is, likewise, an experienced man.

The Denver National Bank began business with an authorized capital of a half million of dollars. Of this amount \$300,000 has been paid in, and a surplus of \$115,000 has been set aside from the profits of the business. Deposits with it aggregate usually more than \$2,000,000, and its loans and discounts, twelve or thirteen hundred thousand. Its vaults were made by Herring & Co., and are guaranteed by the makers to be impregnable and indestructible. For correspondents, the Denver National has the Western National Bank and the National Bank of the Republic of New York City, together with others in Chicago, St. Louis, Kansas City, San Francisco and Omaha.

THE CITY NATIONAL BANK, Sixteenth and Lawrence streets, was established in 1872 by John R. Hanna and others, with a capital stock of \$100,000, which has since been increased to \$200,000; in addition to which a surplus of \$150,000 has been rolled up. The City National in fact, is one of the most substantial banks of Denver and the West. February 26th, 1889, at the close of business it had deposits aggregating \$1,423,220; cash and exchange to the value of \$705,415; loans to the amount of considerably over a million dollars, and total resources of \$1,868,486. Among other correspondents in the leading cities, it has close relations with the First National Bank of New York and the bank of the same name in Chicago, two of the most substantial banking institutions in the world. The president of this bank is William Barth; the vice-president, J. F. Brown, leading grocer; the cashier, John R. Hanna; the assistant cashier, C. S. Burwell. Mr. Barth owns a great deal of real estate here, and is an exceptionally substantial man. Mr. Brown has interests of almost every sort—real estate, mercantile, railroad, landed, and stock—and is one of the wealthiest men of the Silver State. The directors are William Barth, J. F. Brown, Moritz Barth, John R. Hanna, Joseph W. Bowles, F. A. Keener, and B. F. Woodward.

THE STATE NATIONAL BANK, located at Sixteenth and Larimer streets, which was established in 1882, was reorganized July 1st, 1888, by Messrs. McNeil, Raymond and Kilham, with a capital increased from what it had been, to \$300,000 paid in, and a surplus fund of \$45,000. At the time of the last statement by this bank,

on May 13th, 1889, it appeared that its deposits had increased from \$599,901 on July 1st, 1888, to \$1,359,037 May 13, 1889; that it had, in addition to its capital, a surplus and undivided profits of \$71,225; that its loans and discounts were \$1,045,890, and its total resources \$1,775,262.

These figures speak for themselves, as to the character of the management under the reorganization. John L. McNeil is president of the bank; Edward L. Raymond, vice-president; Fred. C. Kilham, cashier; Edward E. Quentin, assistant cashier. The directors are the following well-known business men of Denver: Chas. Hallack, capitalist; J. C. Lewis, of Lewis & Wheeler; J. G. Benkelman, stock dealer; E. R. Barton, investments; W. J. Barker, retired merchant; Charles F. Hendrie, of the Hendrie & Bolthoff Manufacturing Company; Chas. S. Howard, of the Hallack & Howard Lumber Company; Isaac Gottthelf, banker; S. B. Morgan, capitalist; H. B. Chamberlin, of the Chamberlin Investment Company; and Messrs. McNeil, Raymond and Kilham, executive officers of the bank. Mr. McNeil was formerly president of the Carbonate Bank of Leadville; Mr. Raymond, assistant cashier of the Denver National of this city, and Mr. Kilham, assistant cashier of the German National Bank of Denver. It will be seen that it is in the hands of experienced and capable men, who have had many years banking experience in Colorado. As a matter of fact, its business has increased fully 300 per cent since the reorganization.

The State National makes a specialty of collections throughout the Western States and Territories; issues commercial and travelers credits; makes telegraphic transfers of money, and buys and sells drafts, for which purpose it maintains correspondents in all the principal cities of the Union. Interest is paid by it on time deposits, and considerable business is done by it as the representative of miners and mining companies desiring to sell ore in this market through the smelters or public samplers.

THE NORTH DENVER BANK, situated at the corner of Fifteenth and Central streets, as shown in the engraving on another page, was organized in August last by wealthy citizens of this city and State whose names are sufficient to give this new institution an excellent standing, and the bank starts off with the best of prospects. A capital of \$50,000 has been subscribed for it, and accommodation in the shape of loans is being liberally afforded the people of that part of the city in which it is located. The Importers and Traders National Bank, of New

York, and Union National, Chicago, are its Eastern correspondents.

The directors are C. F. Ray, A. E. Gipson, E. W. Ray, A. J. Zang, A. H. Root, H. G. Wolff and S. S. Kennedy. Mr. C. F. Ray is president, Mr. Gipson, vice-president, and Mr. E. W. Ray, cashier. President Ray is an old resident of Colorado and has extensive interests in Pueblo and other portions of the State, notable of which is his connection with the Colorado Coal & Iron Company, of Pueblo. He is engaged also in other enterprises there and here. Mr. Gipson is an attorney at law, and a writer on agriculture and irrigation, and conceded an authority on both topics. The cashier was formerly in the hardware business here, and is likewise a well-known citizen.

THE UNION BANK OF DENVER, Sixteenth and Arapahoe streets, was incorporated in 1874, with \$30,000 capital, which subsequently was increased to \$100,000. The affairs of the bank have been exceptionally well managed, its statement at the last report, made April 29th, 1889, showing considerably over \$100,000 in surplus and undivided profits. At the same time it had loans and discounts of \$700,000; cash and sight exchange, \$560,487; total deposits of \$1,082,355; and total assets of \$1,308,286.

The present officers and directors of the bank are: R. W. Woodbury, president; M. Spangler, vice-president; W. D. Todd, George W. Currier, Alfred Butters, W. G. Evans, and James V. Dexter. Mr. Woodbury is a native of New Hampshire, one of the founders of the city, and one of those who were most active in securing the admission of Colorado into the Union; he was for ten years proprietor of the *Daily Times* of Denver; and before that was for several years the editor and part proprietor of another daily journal of Denver.

He was captain in the Third New Hampshire Infantry during the Civil War, and was one of the wounded at the explosion of the mine at the celebrated battle of the Crater, near Petersburg, Va. His title of general comes from his appointment by the Governor of Colorado as brigadier-general of State militia. He was the first president of the Chamber of Commerce of Denver, and under his administration the Chamber building was erected, and the celebrated library, containing now 20,000 volumes, instituted.

The Union Bank, under the active management of Gen. Woodbury, has met with phenomenal success. Its increase of business has been so great (48 per cent. in the last year, and 200

in the two and one-half years it has been under his direction,) that a large expenditure of money has proven necessary for enlarging its accommodations, so that now it is the handsomest in the city. Its arrangement is both novel and elegant. It has also just paid six thousand dollars for one of the celebrated Corliss burglar proof safes, and immense vault doors.

The present management of the bank unquestionably, has won for it the full confidence of the public—just as Gen. Woodbury did for his newspaper. As the paper was honest in its convictions, so the bank is straightforward, reliable, and safe.

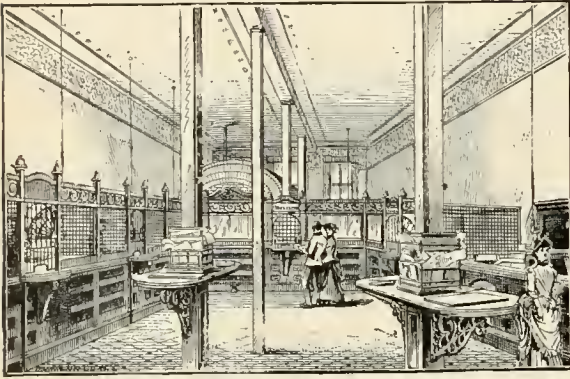
The principal correspondents of the Union Bank are the Chase National, of New York; the Merchants' Loan and Trust Company, and the Metropolitan National, of Chicago; the Laeale Bank of St. Louis; the United States National of Omaha, the First National of Kansas City; the Nevada Bank of San Francisco, and the California Bank of Los Angeles.

THE COLORADO SAVINGS BANK, Railroad building, 1511 Larimer, was organized in June, 1887, and duly incorporated under the laws of the State. It has an authorized capital of \$250,000, with a paid up capital of \$50,000, and, although in business for only about two years, the surplus and undivided net profits amount to over \$30,000, so shown by the statement of July 6, 1889. The total deposits of the bank, as shown by this same statement, were \$423,582, exhibiting an increase in the deposits for six months of over \$222,000, while the number of depositors increased during the same time from 2,728 to 4,542. In brief, this is one of the most successful and prosperous savings institutions of Denver. Interest is allowed on savings accounts at the rate of five per cent per annum, interest compounded semi-annually, and time certificates of deposit running for three to five years, are issued at six per cent semi-annual interest.

This bank is the representative in Colorado of the Lombard Investment Company, of Boston, Mass., which does the largest and most extensive real estate loan business of any company in the United States. The facilities of the bank are, therefore, unexcelled by any institution in Denver for promptly placing loans for any amount, and at low rates, on desirable property. It negotiates first mortgage loans on real estate, buys and sells warrants, bonds and investment securities, and has for correspondents, in New York the Chase National Bank, in Kansas City the First National.

The officers of the bank are: John A. Clough,

president; F. K. Atkins, vice-president; A. O. Atkins, cashier; B. Lombard, Jr., Wm. B. Mills, W. G. Evans, Jas. L. Lombard, C. S. Howard, Jacob Scherrer, J. G. Benkelman, E. M. Battis, directors. Mr. Clough is a very old resident of Denver, chiefly interested in live stock and realty. Mr. F. K. Atkins was formerly a banker of Nebraska, and Mr. C. O. Atkins, who is the vice-president's brother, was in a similar line in that adjacent and thriving State also.



INTERIOR COMMERCIAL NATIONAL BANK.

THE COMMERCIAL NATIONAL BANK, 906 Sixteenth street, incorporated in September, 1889, with \$250,000 paid up capital, has for its president C. H. Dow, formerly a banker of Chicago and of the State of Kansas; for vice-president, C. D. Cobb, of Cobb, Winne & Co., leading insurance agents of the city. Mr. Dow has been engaged in banking in the West for some fifteen years, and is a man of varied experience in the business. Mr. Cobb has been a resident of Denver for a very long period, and is a large owner of real estate here. The directors of the bank are: Jacob Scherrer, C. L. Burpee, Frank Latham, C. D. Cobb, Alfred Wolff, H. W. Hobson, E. F. Bishop, A. B. Sullivan, C. M. Kittredge, W. F. Callaway, E. W. Merritt, G. W. Sheldon, T. D. Wayne, S. H. Hastings, C. H. Dow. The assistant cashier is Frank H. Dunlevy, formerly with the City National Bank.

The correspondents of the new bank are the Chemical National of New York, the First National of Chicago, the National Bank of Commerce of Kansas City, the Schuster-Max National of St. Joe, Mo., and the Omaha National of Omaha, Neb.

The vast increase of general business at Denver prompted foundation of this substantial institution and affords an ample field for it.

McINTOSH & MYGATT, Sixteenth street, corner of Curtis, do a general banking business, and deal in Denver City real estate loans, municipal bonds, and various Colorado investment securities of the highest class. Their banking house is fitted up in elegant style, and is located at the centre of the city's business quarter. They have most excellent reputation, both at home and abroad, for strength, conservatism, and integrity, and are doing a large and lucrative business.

Among their correspondents, are the Chase National Bank of New York; the National Bank of North America, Boston; the Fort Dearborn National Bank of Chicago, and the Pacific Bank of San Francisco.

At their Eastern office, 96° Broadway, New York, their manager, Mr. Francis L. Hine, has always on hand for investors absolutely safe real estate loans, municipal bonds, as well as school district and water bonds; also town, county, and State warrants, and other local securities of the safest kind. They do not do a brokerage business, but buy and pay for all securities offered by them.

Both members of the firm are prominently identified with many of Denver's best business enterprises, both public and private. Mr. McIntosh came here about the year 1885, and was formerly associated with Governor Jewell of Connecticut. He is a director of the Denver & Santa Fe Railroad and of the Beaver Land Company; vice-president of the Colorado Telephone Company; president of the South Denver Real Estate Company; treasurer of the Denver Insurance Company, and is connected with other concerns of a high character.

Mr. Mygatt hails originally from Oxford, N. Y., and has lived here eight years. He was a practicing attorney before he settled here, but has abandoned his profession for the more lucrative vocation in which he is now engaged. He is the owner of a large amount of improved real estate in the city, and his name is associated with many enterprises, both public and private. Both gentlemen give their undivided attention to their business and to the interests of their customers.

R. H. McMANN & Co., bankers, of 1708 Lawrence street, do a loans business chiefly with the more substantial business men of the city and State. Mr. McMann (the "Co" of the firm name is nominal merely) started in this vocation in 1876, especially to do a business of this charac-

er in connection with real estate negotiations. He has been quite successful, and is known throughout the State as a party able to furnish sums as high as \$100,000 to \$300,000 on good real estate security.

While this is his specialty, he does also a general banking business, receiving deposits and drawing exchange on the principal American and European cities; in brief, he has all the facilities necessary for a private banker.

CHAS. M. KITTREDGE, Fifteenth and Lawrence streets, is a capitalist and landowner, to whose enterprise the city is indebted for some of her fairest structures. He lives in an elegant residence on Colfax avenue, and has recently built on property he owns, a building that cost \$250,000, and a first-class market house, the want of which has been long felt here. The first of these is at Sixteenth and Glenarm streets, the other at Fifteenth and Champa. Other very valuable blocks of ground here are also owned by him.

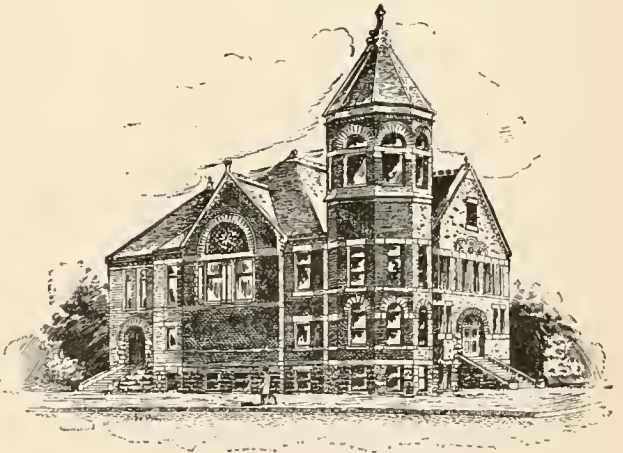
Mr. Kittredge is engaged in business at Fifteenth and Lawrence streets, as a banker and real estate loan agent. He has placed a great deal of money here for Eastern capitalists, who have confidence in his judgment. He was formerly a member of the firm of McMann & Kittredge, engaged in the same line here, but has been operating on his own account solely, since January 1st 1888.

THE EQUITABLE LOAN AND TRUST COMPANY, which has offices in the Jacobson Block, is the most prominent of the local institutions of its character. Associated in its management are the following notable business men of Denver and Colorado, and two non-residents of Colorado: D. H. Ferguson, of the firm of D. H. Ferguson & Co., Rockford, Ill.; H. H. Rogers, 26 Broadway, New York; S. H. Hastings, capitalist, Denver; James Rice, secretary of state of Colorado; James H. Platt, president Equitable Accident Association, Denver; Eugene L. Tufts, formerly of Chicago, Ill.; Seth Ashby Keeney, general agent Prudential Insurance Co., Denver; A. A. Denman, cashier Denver National Bank, Denver; Isaac E. Blake, president Continental Oil Co., Denver; Lewis E. Lemen, M. D., Denver, Colo.; J. A. Ferguson, agency director New York Life Insurance Co., Denver; H. B.

Chamberlin, president Chamber of Commerce of this city; George W. Hall, of George W. Hall & Co., Georgetown.

Mr. H. B. Chamberlin is president of the company; Mr. D. H. Ferguson, vice-president; Mr. H. H. Rogers, of New York, second vice-president; and Mr. Eugene L. Tufts, secretary and treasurer. It has \$100,000 paid in capital, and is managed by Mr. Ferguson and Mr. Tufts, who have displayed their business abilities here in the conduct of their own personal matters.

The Equitable Loan and Trust Company acts as assignee, receiver, guardian, trustee, executor and administrator; takes charge of property for non-residents, and executes trusts of every description known to the law. It receives money on deposit, for investment, giving certificates of deposit for the same, and allows interest on time deposits. It negotiates real estate loans for corporations and capitalists, and loans money on approved real estate security. This latter is its distinguishing function. Its business is chiefly first mortgage loans on improved Denver realty by principal-note and interest coupons, a plan much favored by Eastern investors, who usually obtain,



UNITARIAN CHURCH OF DENVER.

in this new land, eight per cent for their money.

The Equitable Company countenances and supports all such public affairs as, in its judgment, seem to the advantage of the community with which its principals are identified by social as well as business ties.

THE CHAMBERLIN INVESTMENT CO., of this city, was originally, the individual real estate and investment venture of those who manage

the company, but urgent tenders to them of both Eastern and Western money, amplified the enterprise so, that it became essential to incorporate, which done. \$1,000,000 capital was paid in.

The company (as the principals in it were before the organization) has been highly successful. It has invested for its large *clientele*, a vast aggregate of money, placed by it in mortgage loans on gilt edged improved and unimproved property, which pay an interest of seven and eight per cent per annum; and has also purchased, for its customers, city and suburban property, that has enhanced (at minimum average) from fifteen to twenty-five per cent annually.

Comparisons of Denver realty with the same character of property in Kansas City, St. Paul and Minneapolis, exhibit the solidity of the foundations that sustain this metropolis. The capital that flows here, therefore, from the East and the West, and from abroad, readily finds satisfactory and profitable channels for its employment. The Chamberlin company has pursued a business policy grounded upon an implicit confidence in Denver's future, but at the same time conservative and judicious; this, combined with honest and painstaking management of the affairs entrusted to it, has earned it prestige.

Mr. H. B. Chamberlin, president of this company, is president of the Denver Chamber of Commerce, and of the Young Men's Christian Association; is a director of the State National Bank, director of the Pike's Peak Tramway Company (now in course of construction from the base to the summit of the mountain,) and is conspicuous in other business relations here. His gift to the city—the Chamberlin Observatory—which will be placed in University Park and will be the highest station of the kind on earth, is at once an indication of his tastes, his attainments, and public spirit. The other officials of the company are: A. W. Chamberlin, vice-president; F. J. Chamberlin, treasurer, and F. J. Gibson, secretary, gentlemen also prominently identified with the city's advancement.

THE ROLLINS INVESTMENT Co., one of the most important of these institutions having a local organization, was incorporated January 1, 1888, and is the outgrowth of the business established by Mr. E. W. Rollins, its president, and Mr. F. C. Young, its vice-president, under the firm name of Rollins & Young, in the spring of 1881. It has a paid-up capital of \$200,000, but

steadily employs a half million dollars in the conduct of its business, of which one branch is the negotiating of municipal securities, as well as county, State and school district bond and warrant issues, while the other branch makes a specialty of placing Colorado farm mortgages and Denver City real estate loans. It has numerous agents in various parts of the State and adjoining Territories, and strong connections in the leading Eastern cities.

Mr. Rollins is an old resident; in fact, was engaged in the municipal bond business here for several years prior to the partnership of Rollins & Young. He is the vice-president of the Denver Consolidated Electric Company, the extensive corporation which lights the city, and is, besides, identified with various other solid enterprises.

Mr. F. C. Young, the vice-president of the Investment Co., was for many years cashier of the First National Bank of Central City, and is still one of its directors. Mr. Thomas P. Dunbar, the treasurer, has been located here for a dozen years in the business of farm and other real estate loans, a great part of that time as assistant manager of the London and Colorado Mortgage and Investment Company. Mr. J. H. Morris, the secretary and cashier, has been connected with the present company and its predecessor since 1881. The offices of the company are at 1655 Curtis street, in the Patterson & Thomas block.

THE COLORADO SECURITIES Co., an organization dealing in farm and city loans, state, municipal, county, and school bonds and warrants, and other securities, has offices in the Tabor Block. It is one of the most prosperous of the local financial concerns, and is managed by experienced people, chief of whom is Mr. H. J. Aldrich, with whom the business originated in 1885. The company was incorporated a year later with \$100,000 capital, and is now doing a million and a half of business a year.

Mr. Aldrich has had a lengthy experience as a loans agent in this State, and is thoroughly acquainted with the people, properties, and securities in every section of it. He is interested, also, in real estate ventures of substantial character, notably in the Denver Mutual Lot Company, of which he is president, and the Equitable Home Building Co., two flourishing enterprises devoted to the acquirement of Denver real estate, and the erection of homes on the installment plan.

Associated with Mr. Aldrich in the management of the Colorado Securities Company, are

Mr. J. H. Ottley, vice-president and Eastern manager, and Mr. E. A. Fay, secretary.

THE JARVIS-CONKLIN MORTGAGE Trust Company, which has a paid-up capital of \$1,500,000 and has loans scattered over the entire West and Southwest, particularly in the flourishing and rising cities, like Kansas City, Dallas, Tex., and Denver, has had one of its principal offices here for nearly two years. It has representatives in all the towns and cities of consequence in Colorado, subordinate to the office here, and directed by Mr. James D. Jarvis, one of the principals in the company.

Mr. Samuel M. Jarvis, of Kansas City, is president of the company. Associated with him, are Messrs. Henry P. Morgan, vice-president; Roland R. Conklin, secretary, and Stanley L. Conklin, assistant secretary, resident at the point where their business concentrates, viz., Kansas City. Other principal offices are maintained in London for correspondence with European investors in the securities handled.

The company loans at reasonable interest, and for a long time, taking coupon bonds as collateral, on improved farming and city real estate, and is doing a business here of fully \$1,000,000 a year. The office of the company is at Sixteenth and Arapahoe streets.

WILLIAMS & RANDELL, real estate, loans and mining men, of 1708 Stout street, Albany Hotel Block, have a number of paying projects and

numerous investments for those who desire them, always on hand. They control the Excelsior mine, situated on the southern slope of Mt. Bross, Park county, Colo., and have been developing it until it now has ore reserves capable of producing two hundred tons a day of low grade ores, valued at \$18.39 the ton net, for the next three years. So wonderfully has this property improved under development that they are arranging to put up on it machinery and reduction works, with a daily capacity of two hundred tons.

They are large owners also in the Alleghany Mining, Milling and Tunneling Company of Leadville, of which Enos Miles is president, a rich property, which was long in litigation and therefore valueless, but now freed from suits and patented to its owners, is a veritable bonanza. Several hundred acres of the richest prospects at Leadville are comprised within this property. Shares of the original stock are not for sale, but very desirable leases may be obtained on portions of the property. This is one of the greatest opportunities ever afforded for the organization of companies to subdivide the original property, the process by which the great California millionaires acquired their enormous fortunes.

Messrs. Williams & Randell do also a general real estate and loans business, Mr. Williams attending to these affairs. Mr. Randell handles the mining business of the firm.



NEARLY all the substantial life and fire insurance companies have agencies in

Denver, and all that maintain general agencies in the Rocky mountain region have them established here. New life business was written here during 1888 to the amount of \$8,923,484, an increase of over five millions in two years. The premium receipts of 1888 were \$756,287. New fire business was written in 1888 of \$61,821,626 or \$1,120,000 of premiums. This was an increase of over a third in two years. The fire losses of 1888, on property insured for \$987,500, were only \$123,235. There is one well conducted local fire company (that described hereinafter) and two local accident companies, the Equitable and the Great Western. The total premiums business, fire and life, during

1888 was \$1,876,287. Following are some of the best patronized agencies:

THE PRUDENTIAL INSURANCE COMPANY, of Newark, N. J., has been represented here since January 1st, 1889, by Mr. Seth A. Keeney. Mr. Keeney's father was a prominent business man of Brooklyn, N. Y., and he has the advantage of experience in business, gathered from his boyhood, by close and confidential relations which were early established between father and son. He is superintendent of the Prudential here, and is himself a director of it.

The Prudential was established to provide insurance for people in moderate circumstances, and for such classes as were debarred from participating in the advantages of other companies. In the last thirteen years it has grown wonder-

fully in resources, and now has assets of nearly \$3,000,000, including surplus of more than three-quarters of a million.

This company insures against death only. The premiums are paid weekly, thus giving the working classes an opportunity of getting insurance, and enabling them to keep it up without feeling the payment of premiums. The premiums range from five cents to one dollar ninety per week, and are collected each week at the homes of the policy holders, by a regular agent of the company. The amount of insurance runs from \$15 to \$1,000. All healthy men, women and children, are accepted. Since the Prudential has begun operations it has paid over 40,000 claims, and is paying them at the rate of fifty a day. It is the only company of the kind doing business in Colorado.

The Prudential's offices in Denver, are at 7 and 7½ Clayton block, Seventeenth and Lawrence streets. Mr. Keeney is also vice-president of the Equitable Accident Association of Colorado, a director of the Equitable Loan and Trust Co., of Denver, and a director of the Florence Milling and Mining Co., of Georgetown.

THE NEW YORK LIFE INSURANCE COMPANY has here what is known as its Colorado branch office (which has allotted to it, as territory, Colorado, Utah, Wyoming, Montana, and New Mexico), established in the Jacobson Building, corner Sixteenth and Arapahoe streets. Mr. N. Maxey Tabor, a son of Senator Tabor, is the company's general agent for Colorado, and has represented them in that capacity for the last two or three years. The agency director is Mr. J. A. Ferguson; the cashier, Mr. E. R. Perkins; the assistant cashier, Mr. J. R. Perkins. The company last year wrote four millions of business in this territory—about two and a half millions of which was obtained in the State of Colorado.

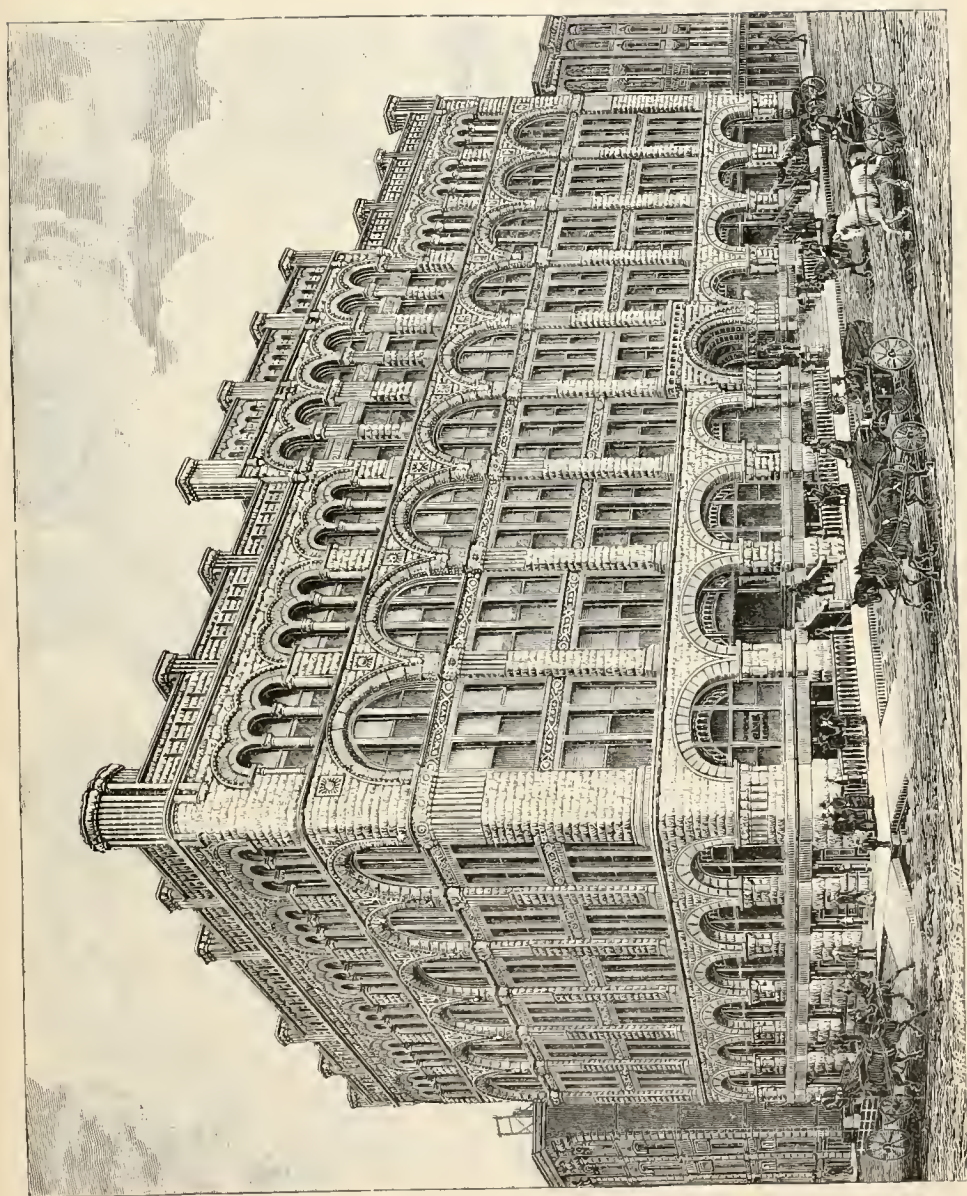
The New York Life is one of those extraordinary institutions, which have given the American people, the world over, reputation as financiers. Its assets at the time of its forty-fourth annual statement, January 1st, 1889, were over \$93,000,000; its surplus, \$13,500,000; its total income, \$25,000,000. It had then \$420,000,000 of insurance in force, and had written during the year then just past, over \$125,000,000. The New York Life was the first to introduce the non-forfeiture policies; the first to remove the suicide clause from its policies, and was one of the first companies to present the Tontine policy, which, meeting with the approbation of merchants, bankers, and

others used to the consideration of moneyed affairs, has met likewise with the favor of the public generally. In brief, the company has the strength and characteristics which are the best guarantees to those who desire substantial life insurance. One of its latest special features is a guaranteed interest bond, bearing four per cent, and in addition it has adopted and improved nearly all the best plans for life insurance that have been suggested. Its headquarters are in New York City. It is now erecting structures to cost a million each in Omaha, Kansas City, St. Paul, Minneapolis, and Montreal, which will prove to be one of the best interest paying investments the company has, and in all probability will do the same in Denver before long.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, of Milwaukee, Wisconsin, is, measured by its accumulated assets, the extraordinary business done by it and its remarkably successful management, one of the great life companies of the country, and, consequently, of the world, for in this line the Americans are pre-eminent. It presents another illustration of that aptitude for affairs of breadth, already alluded to in these chapters, which has been displayed by the business men of the country in railroading, mining and other great enterprises. The first policy of the Northwestern was issued Nov. 25, 1858. It was then an association in keeping with its provincial surroundings. In the thirty years since it has not only outgrown its environment, but has far outstripped, in its advancement, the progress made by the great West, and is no longer a local company, for its policies are distributed throughout the entire Union.

On January 1st, last, its books showed that it had \$147,000,000 of risks, and that its total assets were \$32,672,811; that its surplus on a four per cent basis was \$4,685,437; that its income for the year just closed had been, from premiums, \$6,229,424; from interest and rents, \$1,771,209 more, and that it had paid to policy holders during the year \$2,799,666. It has loans on bonds and mortgage amounting to \$27,352,727, and owns real estate worth \$1,250,000. It transacts the largest business of any company in the world, excepting three in New York City.

While business is done by it on the highest basis of reserve, that is to say, on the strongest basis required by the laws of any State, it has still paid, for over fifteen years, the largest dividends of any company in existence. During 1887 and 1888 nearly three times as much business was done by it as by any other com-



HOME OFFICES, NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE.

pany confining itself to risks in the United States. One reason of its solidity and success is, that it confines its business to the most healthful portions of the country—that is, to all the country north of the southern line of Kentucky, except Missouri, only taking outside that territory Northern Georgia, Western North Carolina and Eastern Tennessee. It has about 1,000 solicitors in the field, and has seventy employes in its general offices at Milwaukee. Its trustees are bankers, capitalists and large manufacturers of the Northwest—men whose names are a guarantee for any enterprise with which they may be identified.

The Northwestern has one of its general agencies established here, and its agents, Messrs. Coe & Williams (Chas. B. Coe and Oliver Williams), have charge of the company's business in Colorado, Wyoming, New Mexico, Utah and Montana. They supervise the transactions of a large number of subordinate agencies in this territory. They have represented the company for twenty years in the West, and have been located five years at Denver as headquarters. Their offices are at Room 3, Patterson & Thomas block. In 1888 their net business exceeded that of any other general agency in the State, and their new business for the first half of 1889 exceeded that of the same period in the preceding year by nearly fifty per cent.

Through its special loan agent, Thos. S. Hayden, of Hayden & Dickinson, Denver, this company is loaning a good portion of its funds in Colorado, thus contributing to the prosperity of Denver and the entire State.

THE DENVER INSURANCE COMPANY was established May 1st of this year, and began with a capital paid in of \$200,000, and a cash surplus of \$50,000. Among its stockholders are the most prominent business men, bankers and professional men of Colorado and the West, together with others in some of the leading Eastern cities, who thus display, by investment, their confidence in the enterprises of Denver.

The executive officers are: W. J. Barker, president, one of Denver's leading capitalists, who is also vice-president of the Chamber of Commerce; Charles F. Wilson, vice-president, who during more than fifteen years has had a wide experience in the insurance business in this Western field, as general agent and manager; and J. A. Perkins, secretary, who for many years has held managing positions in underwriting affairs. These gentlemen, backed by a board of directors who are leading and repre-

sentative men of Denver, will direct the affairs of the company.

This company has already extended its business throughout Colorado, Kansas, Nebraska, Iowa, Minnesota, Montana, Utah and the Pacific Coast, and has agencies in the important centers of the East, also. It is the determination of the management to make in "The Denver" a representative Western institution in which every citizen shall feel a just pride, and the cordial reception and substantial business already awarded this company assures its success in an eminent degree.

The fact that the company has a cash surplus of \$50,000 places it far in advance of new companies generally, and commands a position for it equal with the old and prominent companies of the country.

COBB, WINNE & WILSON, Fire Insurance and Loan Agents, at rooms 1, 2 and 13 Tabor Block, are the representatives here of the Liverpool and London and Globe Insurance Company, the Royal of Liverpool, the North British, and Mercantile, the London Assurance Company of England, the Phoenix of Brooklyn, the Franklin of Philadelphia, the Springfield of Massachusetts, and the Niagara of New York; together with others to the number of fourteen all told. They are general agents, having control of the territory covered by Colorado, Wyoming, Montana, Utah, Dakota, New Mexico, and a portion of Nebraska, for the Norwich Union of England, the Western of Toronto, the Traders of Chicago, the St. Paul Fire and Marine, and the Home Mutual of San Francisco.

These are companies whose character has been thoroughly established by their business relations with the people of Denver and its vicinity, and by the credit they have abroad. The Liverpool and London and Globe, with its stock now held at upwards of 1000 per cent premium, has a world wide reputation. It is organized on a plan which makes it a corporation local to every state of importance in which it has headquarters. Its methods are such, and its assets so great that it is enabled to take greater risks than any other company doing a fire business in this country, and yet it is the safest of the safe. The Norwich Union shares at the time of its last statement, sold for nearly eight times their par value. This company holds all its extraordinary assets in England, liable for its losses in the United States, notwithstanding that the laws generally require nothing more than the security of its American assets. The Traders of Chicago has a cash cap-

ital of half a million, and a surplus of \$850,000. The Niagara has assets of over \$2,300,000, and has \$379,000 of net surplus. The Phoenix has assets of \$4,500,000, and a surplus of \$1,700,000. It has a capital of \$1,000,000. The Springfield has \$3,200,000 of assets, and a capital stock of \$1,000,000, with a surplus of \$1,867,000. These figures are sufficient to indicate the character of business done by Messrs. Cobb, Winne & Wilson.

They were established in 1878 as Cobb, McMann & Co. Mr. McMann retired in 1884, and Mr. Winne succeeded him. Mr. Wilson was already one of the original firm. Mr. J. F. Benedict was admitted to an interest during 1888. Mr. Cobb is one of the oldest underwriters—that is to say, the longest in business—in Denver. He is president of one of the largest and most successful loan associations, secretary of the Riverside Cemetery Association, and is quite prominent in the business community. Mr. Wilson is also an old resident, and a long-experienced insurance man. He was lately elected vice-president and manager of the Denver Fire Insurance Company, a local institution with a paid up cash capital of \$200,000, and a cash surplus of \$50,000. Mr. Winne lives here, but devotes much of his time to superintending the out of town affairs of the firm. Mr. Benedict is United States internal revenue collector.

FRITH & ZOLLARS, general fire insurance agents and adjusters, 6, 7 and 8 Opera House Block, represent nine of the leading companies in their line of business, and rank among the foremost agencies west of the Missouri river.

This firm, one of the first to realize the possibilities of Denver as a base of operations, by close application to it has built up a large business, not only in this city, but throughout

the States of Colorado, Kansas and Nebraska and the Territories of New Mexico and Wyoming. As general agents for a number of their companies; they keep two special agents constantly in the field, and employ an office force of six persons, who, with the members of the firm, are all busy attending to the various details of the business. The premiums written by this agency aggregate about \$150,000 annually. Both members of the firm have had long experience as underwriters, and owing to the fact that all losses occurring in their field are promptly adjusted by them, and paid through the Denver office, their companies are popular with agents and the insuring public. The following companies, whose combined assets are over \$20,000,000, are now represented by them:

The Union Ins. Co. of San Francisco, the New Hampshire Fire Ins. Co., the Atlas Assurance Co. of London, the Long Island Ins. Co. of Brooklyn, the South British Fire and Marine Ins. Co., the New York Bowery Fire Ins. Co., the National Assurance Co. of Dublin, the Exchange Fire Ins. Co. of New York, and the Hartford Steam Boiler Inspection and Ins. Co.

WARREN & WILLIAMS, Fire Insurance Agents, of 1634 Curtis street, are members of the Board of Underwriters, of the city, and agents in the very best standing. Both had experience in the business before they located here—Mr. Warren in Chicago and Mr. Williams in St. Louis. They do business in both city and State, and are agents for the following companies: The Manchester Fire, of England; the Connecticut, of Hartford; the Orient, of the same city; the American Central, of St. Louis and the Syndicate of Minneapolis. These are all staunch companies, having assets sufficient for any risks they take.



OFFICES OF COBB, WINNE & WILSON.

REAL ESTATE AND UP-BUILDING.

Transfers, Improvements and Values.



WHILE the sales of Denver real estate during 1888 aggregated \$41,939,535, a sum total indicating greater relative activity than in any Western city, the records of the transfers of the current year disclose a larger business in ten months of it, namely \$44,215,637.

The influence which has served to sustain the market most, it is agreed, is the investment here, either directly in property or in securities based on it, of Eastern and European money—chiefly the former.

The foundations for a great city were laid here by the diligence and enterprise of residents; some costly and elegant examples of architecture are the tokens of this local spirit. The first consequential ventures in which outside capital was embarked in the State were those of mining and cattle ranching; but in recent years railroad and irrigation projects, lands, realty and improvements thereto, awaken a more ardent desire on the part of moneyed men and institutions to participate in the rise and prosperity of Colorado and Denver. English syndicates have built hotels, Eastern insurance companies have been digging agricultural ditches, Capital in all parts of the country is eager to secure the municipal and mortgage securities of the Queen City and Centennial State. The announcement that the Equitable Life Insurance Company will build a grand edifice, or that Marshall, Field & Co., merchant princes of the American dry goods trade, are to locate here, no longer occasions surprise.

THE QUESTION MAY BE ASKED—Upon what substantial condition, and on what prospects, are these investments based? It has been answered as to Denver's real estate with cogent reasons, in a contribution to the Chamber of Commerce report for 1888, by Mr. John E. Leet. His argument begins with a statement of the situation, and is in substance as follows:

"Values," he says, "have steadily advanced in all parts of the city; the record of building construction has been unprecedented, as well for the number, as the quality and the value of the improvements made. At the same time, the average of rents has risen, and the average of interest for loans diminished."

The increase of 30,000 in the population of the city during 1888, and the even larger one in that of the State, justifies in great measure what advance there has been in Denver values. But of more significance than this are the extension of the city's trade territory, and the strengthening of her position as a railroad center; the enlargement in manufactures and commerce generally thereby, and her emergence from the back-ground of the far West into full view as a field for investment better than Kansas City and other places that have been, but are no longer in position to forestall her in the favor of the Eastern investor.

OF A NUMBER OF CIRCUMSTANCES still effective to produce a strong and lively real estate market, this influx of investment capital is the most important. Others perceived by Mr. Leet, are the government investigation for reservoir sites in the arid regions of the West, the united movement of the Western and South-western States for a Gulf Coast harbor, the enforcement of the inter-state commerce law, the issue of the tariff contest in the last national elections, the construction of cable roads in the city, the building of the Denver & Fort Worth, or Gulf railroad, and the extension of the Rock Island and Missouri Pacific systems to Denver and into Colorado.

The benefits derived from the cable lines, need not be dwelt upon. Opinions may differ as to the operation of a protective tariff in the country at large, but Colorado's advantage from it, as a State of "infant industries," but high-priced capital and labor, hardly requires demonstration. The decision of the National railroad commission as to east-bound California freights, makes Denver now a primary market of Pacific products for all the plains. The Government reservoir surveys commit the

Nation to a policy—if not of reclamation at least of annual appropriations, like the river and harbor allotments to the eastern sections of the country. The agitation for a harbor on the Texas coast has been of service to Denver, in that it has made manifest her advantages as a Western railroad terminus, and as the natural distributing center for a vast and rapidly settling portion of the country; and the further fact that already the Gulf route is open in part to shippers, has been well advertised by it. The acquisition of the three railroads, more especially the Gulf line, providing communication with the populous districts of Texas, were certainly momentous events for the city.

THESE WERE THE CONTRIBUTIONS of a single year. They augment forces that were already forwarding prosperity. The mines have a larger yield, the farms increased acreage and production, fine stock breeding has been given a decided impetus, manufactures have multiplied, and the prices of all the State's products have been well sustained. The excellent educational facilities, the sanitary and other natural attractions of Denver, have established its character as a charming residence place, and it has become a city, not only of enterprises and projects, but of homes and wealth, society and fashion.

In many other evidences of the growth of the city are revelations of its future. Every day witnesses new establishments made here by business concerns, loans agencies, insurance and other corporations, from East, West, North and South. At the same time Denver capital is receiving its accretions from the mines and the ranches, the mills and ditches and stores, of the State and its neighbors. Denver and Colorado, it has been said, are four-fifths the product of other agencies than agriculture, and when irrigation has made fruitful a trade territory of plains and mountains large enough and rich enough to make thirty-seven States like Ohio, the magnificence of its metropolis will dazzle the world.

MR. F. J. CHAMBERLIN, of the Chamberlin Investment Co. (page 39), furnishes the following statement of the prices asked for property in Denver, prefacing it with the remark that the population, in mid-summer, 1889, was 130,000. The average price for choice wholesale business property in Denver is \$750 per front foot; of choice property on the leading retail street, say Sixteenth street corners, is \$1,500 to \$2,000 per front foot; of choice residence property in the fashionable location, Capitol Hill, \$200 per front

foot; of suburban and other sites suitable for the homes of those in moderate circumstances, \$25 to \$40 per front foot; of manufacturing locations, with good trackage facilities, \$2,000 per acre; of the same character of ground in the suburbs, \$300 per acre. Acre property, within two miles of the city's business center, is worth \$1,500 per acre; within three miles, \$1,000 per acre.

LANDS UNDER DITCH, he says, in any part of Arapahoe county are very much in demand. The best farming lands—those in a high state of cultivation and within ten miles of the city—are worth \$100 an acre; less desirable lands under ditch, \$50 an acre.

THE INTEREST CHARGED for loans on inside real estate is usually seven per cent; for suburban loans, eight per cent per annum; and forty to fifty per cent of the value of the property is loaned. The greatest activity in real estate transfers is in the eastern and southeastern part of Denver. Building is very general throughout the city; perhaps most building is going on in East, Southeast, and North Denver. During 1888, new buildings were erected that cost \$6,000,000; to September 31st, 1889, \$7,250,000 worth, nearly, have been built, or at the rate of \$10,000,000 a year, more than in such cities as Philadelphia, Brooklyn, Boston, San Francisco, Milwaukee, Cleveland, Minneapolis, or Kansas City.

THE POLICY OF THE LARGEST PROPERTY OWNERS, such men as T. S. Hayden, Chas. E. Dickinson, Geo. W. Clayton, H. B. Chamberlin, W. S. Cheeseman, Geo. Tritch, and Chas. B. Kountze, is to improve their holdings as fast as possible. Besides innumerable minor structures, the Capitol and the public buildings, there are now in course of construction a million dollar hotel, a \$250,000 theater, and a number of costly business blocks. It is reported that the Union Pacific R. R. Co. will build extensive shops here, and sites are in demand for edifices of nearly every order, planned or proposed by parties of means and public spirit.

Comparisons made for a business purpose have no invidious feature. Contrast Denver values with those of Kansas City, St. Paul, and Omaha, and it is clear that the price of real estate is very low here, and purchases made with judgment will continue to realize (as has been the case in the past,) in the business center, 35 to 50 per cent; in the suburbs, 25 to 30, and in certain favored localities, 100 per cent rise. The income from improved property is 7 to 25 per cent net. Vacant lots in the business

center of Omaha, Minneapolis, and St. Paul are considered worth \$3200 a front foot; in Kansas City, \$4400; in Chicago, \$8000. Denver does not yet rival the latter, but is fast approaching the rank of the others, and the prophecy is not extravagant, that it has a greater destiny than any of them.

BUT A MORE SUBSTANTIAL ARGUMENT, perhaps, to capital-seeking investment here than representations of remarkably enhanced values, is the matter presented in a recent number of the *Daily News*, under the caption, "Gilt Edged Rents," showing the income from certain properties in the business part of the city. Property down town, it said, pays nine and ten per cent on the investment. The Jacobson block has six stores on its street floor; two rent for \$450 a month each, the others for \$425, or \$32,700 a year. The rents received from the upper floors bring the yearly income from this property up to \$61,400. The ground cost its owner \$40,000 eight years ago; it is now worth at least \$200,000; the building cost \$120,000; so that the percentage of gross revenue from this property is 38½ of the cost and 19 of the valuation. The Patterson & Thomas block, which, with its site, cost, some years ago, about \$195,000, yields \$30,000 rents and \$23,000 profits. It is five stories, 75x125 feet, and is worth now, with the ground, all of \$290,000.

The Graham block, a two story brick, 100x125 feet, cost \$25,000 to build, and it brings in \$30,000 a year. The land it covers is estimated worth \$400,000. For a lease to one of the stores in it, \$12,000 has been refused. The Bancroft block changed hands a short time ago for \$200,000. The income from it is \$24,000 a year. A corner store in it, 50x100, brings in \$600 a month. The Cooper-Hagus building, an old one, pays 12 per cent a year, and the Tritch block, valued at \$235,000, earns \$27,600 of rents, or \$20,000 a year clear. The Tabor block, five stories, 75x125 ground plan, cost, with the land it is on, \$195,000. This property is certainly worth \$400,000. The income from it is \$50,000, or \$40,000 a year net. The Tabor Opera House block cost \$1,000,000. The building earns \$70,000 and the theater about \$50,000 a year. The expenses are \$25,000 and the net income \$95,000, or 9½ per cent. The English syndicate which owns the Barclay, Duff and Windsor Hotel properties, gets 7, 6½ and 9 per cent return from them respectively; and might easily get more if so much of the income was not devoted to the maintenance of them.

STORES THAT RENT from \$450 to \$700 a month are numerous, and running leases on such are in demand at large premiums. The Windsor Hotel, of 260 rooms, pays \$36,000 a year rent; the Markham, 110 rooms, held under an old lease, only \$9,000; the St. James, 103 rooms and bar room on the ground floor, \$21,600; the Brunswick, 60 rooms, \$10,412. A three-story shoe factory sold not long ago for \$28,000, brings in \$3,000 a year.

RESIDENCE PROPERTY can be instanced which pays 13 and 13½ per cent net. The rent of a ten-roomed house, with water and gas here, is \$70 a month; of a six-roomed house, with water and gas, \$40 a month; for a four or five-roomed house, with water, \$25 to \$30. There are not many flats in Denver.

A FAVORITE INVESTMENT here is homestead and loan association stock. The directory enumerates nineteen of these organizations, and they are all in prosperous condition.

THE DENVER HOME AND SAVINGS ASSOCIATION is an organization composed of borrowers and investors, established for their mutual convenience. It gathers together the savings of the people, which, scattered and in small sums, cannot be invested to advantage, and loans the money thus obtained on mortgage security, and in sums to suit, to other people to pay off other mortgages, to invest in business or for any other business purpose. There are, therefore, two kinds of members, the depositing members and the borrowing members. It is a co-operative or mutual association, and the assets are owned *pro rata* by the shareholders. A weekly payment of twenty-five cents, on each share of stock, is required. Dividends are declared in January and July, and are eight per cent of the amount invested. Loans are made to members only. This Association has nearly the same officers as the Capitol Building and Loan Association, hereinafter described, and has offices at the same place. Its secretary is Mr. W. H. Wolfersberger, who has quite a reputation in this vocation.

THE CAPITOL BUILDING AND LOAN ASSOCIATION, organized January 1st, 1888, with a \$800,000 capital stock, has offices in the Patterson & Thomas block, room 53. It is conducted upon the methods characteristic of the other associations of this sort established here, and in other cities, and has five hundred and fifty members.

Its officers and directors are the following: Henry C. Dillon, president; E. F. Hallack, vice-president and E. D. Bouton, secretary and

treasurer. The directors are these officers, together with Mr. H. H. Thomas, George A. Bushnell, John L. Dailey, Silas E. Hoskins, James C. Heinz and W. H. Wolfersberger. Its attorney is Mr. J. Warner Mills; its depository the Colorado National Bank. Mr. Dillon is a lawyer of this city, and Mr. Hallack a lumber merchant. Mr. Bouton is manager.

THE DENVER REAL ESTATE EXCHANGE was organized in October, 1888, for the purpose of regulating the method of sales, exchanges, loans on, and other transactions in real estate in this city and State. Two months later it was incorporated, and the names of 150, or more, of the dealers here, have since been subscribed to its by-laws. Membership in this exchange is a guarantee to those having dealings with agents, of their character and responsibility, and persons having relations with any of those belonging to it, are now assured fair and honorable treatment.

The officers of this exchange are J. M. Berkey, president; F. G. Patterson, vice-president; D. F. Carmichael, treasurer; and F. D. Morse, secretary. The directors are J. M. Berkey, J. S. McMurray, D. F. Carmichael, Henry Apple, Jno. C. Gallup, Henri R. Foster, F. G. Patterson, C. A. Raymond, F. D. Morse, W. G. Sprague, John Mattler, and D. P. Grommon.

FOLLOWING are some of the leading real estate agencies of the city:

THE DENVER LAND AND SECURITY COMPANY, which has offices at 1700 Curtis street, corner of Seventeenth, was incorporated and established in November, 1887. It has a combined capital and surplus of \$1,431,209.30, and the following officers: President, John C. Avery, of New York; vice-president, T. J. Green; treasurer A. P. Campbell; secretary, J. A. Valentine. Mr. S. B. Carter, of Boston, Mass., is a director, with these gentlemen. This company was formed for the purpose of buying and selling lands and houses, and dealing in securities; it is incorporated to deal specially in Colorado securities, but is permitted by its charter to transact business in the other States also. It has already acquired possession of 1,740 acres in North Denver, which lands are for sale; has improved them by grading and by planting trees, and the natural attractiveness of the topography has been much enhanced by the work put upon them.

The company has already erected thirty houses on this tract, costing from \$2,500 to \$7,000 each, and will continue to build and improve continuously until this land is thoroughly im-

proved. Every fourth block is reserved in the belief that the improvements being made will speedily enhance the value of those so withheld.

Mr. Avery is a resident of New York City and is engaged in the real estate and securities business there, and will attend to all the company's business in that part of the country. Mr. Valentine will have charge of the office of the company in this city, and Mr. Campbell, who was a prime mover in the enterprise, will act as general manager. He was in this same line of business—real estate and loans—in Kansas City for eight years, and came here two years ago; he is the vice-president and treasurer of the Denver & Berkeley Park Rapid Transit Company (described on page 23 of this work and having offices now at the same place as this company), and was chiefly instrumental in building up that part of North Denver in which the company is operating.

Messrs. Clay W. Palmer and W. H. Royer are managers of this company's sales department. Mr. Palmer is from Chicago; there he was the senior member of Palmer & Burrell, real estate agents. Mr. Royer is from Kansas City; he was senior partner there in the firm of Royer & Harwood (real estate), and he has reputation in that city as one of the most enterprising and successful of real estate agents. He refers to the bankers, business men and capitalists of that place.

THE DENVER LAND AND IMPROVEMENT CO., and the American Trust Co., which have offices at 1520 Lawrence street, are real estate and loans companies having a million dollars capital each. The Denver Land and Improvement Co. was organized in 1880, and is engaged in dealings in Denver property only; the Trust Co., organized in 1884, has transactions principally in the realty of Arapahoe county, of which Denver is the county seat.

Col. A. C. Fisk, who has been a prominent man in the community for seventeen years, is president of both these enterprises, and F. S. Holmes is secretary. Col. Fisk served with distinction during the war, as a staff officer in West Virginia and Tennessee, and in the Atlanta campaign of Gen. Sherman. Rising by merit from the position of lieutenant, through the various gradations between, the close of the war found him adjutant-general of the district of Vicksburg, entrusted, in addition to the duties of that position, with the exchange of prisoners, the parole of captives, etc. As commissioner for that purpose he effected the release of about

8000 union soldiers from Andersonville and Cohoba, Ga., and dismissed to their homes, about 75,000 Confederates of the armies of Gens. Dick Taylor, N. B. Forrest, and Wirt Adams.

He remained in Vicksburg after the war, and operated there the first cotton seed oil mill established in that part of the country. He was an active politician of the Reconstruction era, was a newspaper publisher, chairman of the Republican State Committee, member of the National Republican Executive Committee, and a candidate for Congress, but in 1873, sought, and found in Denver, a more satisfactory field for his endeavors.

In 1878, 1879, and 1880, he was clerk of the district court here. He has been one of the most active members of the Real Estate Exchange, the Chamber of Commerce, and other public bodies, and has been a zealous advocate of all measures that would advance the city. He originated the Herdic Cab Co., built, with others, the Circle railway, and was among those who organized the Mining and Industrial Exposition of Denver, and he has been especially forward in the good work of providing the industrious working people of the city with homes on the instalment plan. He has large real estate interests here, lands and cattle, and mining investments in the State, and for a home, one of the finest residences in Denver. He is, in short, a man of vigorous character, and of considerable literary attainments; a man of wealth and enterprise and worth.

Secretary Holmes is like Col. Fisk, a New Yorker by birth, but he has been interested largely in Colorado property for several years, both as an individual and officer of this company. The general management of the affairs of both companies, is in his hands.

THE TABOR INVESTMENT COMPANY, incorporated in 1885, with a capital stock of \$300,000, for the purpose of buying and selling mines, cattle ranges, real estate and property of all kinds, and to engage in construction and developmental work, has investments in all the mining regions of this country, and has agencies established, to facilitate its business in London and Paris, New York and St. Louis. It is acquiring valuable property for itself and others all the time, and is placing large amounts of foreign capital in Colorado and Western enterprises.

This company was organized by ex-Senator H. A. W. Tabor, T. L. Wiswall and Peter McCourt, and they are, respectively, its president, secretary and treasurer, and also, with

Lafayette Seaman, who is general manager of the company's business, its directors. As Governor of the State and its Senator; as a successful mining man, foremost, in fact, of all those who have engaged in the business in Colorado, and as one of the most public spirited men of the State, Mr. Tabor has distinction abroad as well as at home. He has manifested the pride he takes in Denver by the erection of the Tabor Block, a very fine office building, and the Tabor Grand Opera House, a structure whose architectural lines and handsome interior, makes it comparable with any building of its class in the land. The community is indebted to him too, for many substantial favors, rendered wherever and whenever her interests could be subserved. The gentlemen associated with him in this company, are persons of business experience and qualifications; men used, in association with him, to handle affairs of breadth.

The offices of this company are at 3, 4 and 5, Tabor block.

THE DENVER SUBURBAN IMPROVEMENT CO., which has offices at 3, 4, and 5 Tabor Block, was incorporated in February, last, for the improvement and development of the suburban property here, known as Sheridan Heights, chiefly, but also to do a general real estate and loans business. It has \$200,000 capital stock, and for its officers, W. H. Leves, president; G. O. Scott, vice-president; T. L. Wiswall, secretary and treasurer; Peter McCourt, director with these.

Mr. Scott is a Philadelphian, who, however, has lived here for some time, and he is devoting himself actively to the management of the company's business. Mr. Scott is an old resident of Colorado, formerly connected with the Pacific Express and Union Pacific Railway. Messrs. Wiswall and McCourt are associated with Senator Tabor in several of his most important projects. —Mr. McCourt as manager of the Opera House property, and treasurer of the Tabor Investment Co.; Mr. Wiswall as an officer of the latter, and also of the Great Western Mutual Accident Association, a Denver company which has agencies in every part of the Rocky Mountain and Pacific Slope country, and which is doing a business of several millions a year.

Sheridan Subdivision, already alluded to, is at the junction of the Leadville & Morrison and Denver & South Park Railroads, and near the United States Army post on Sheridan Boulevard, a continuation of Broadway, Denver. Nature has clothed this site with primeval monarchs of the forest. The Platte river and Bear creek afford an ample water supply. There are drive-

ways laid out and shrubbery on the tract, a trout lake with rustic bridges, and pavilions already built upon the grounds. A \$25,000 hotel is soon to be built, and the many lots sold to prominent residents of Denver indicate that this place will soon be to Denver what Hyde Park, Kenwood and Evanston are to Chicago. Six of the railroads that center at Denver run near enough to carry passengers to Sheridan, and the cable line on Broadway, in the city, will be supplemented with an electric line to the military post. Prices of lots are \$75 to \$375,

principal collected for those who loan; taxes insurance, etc., paid, and all concerns requisite to the care of property entrusted it attended to.

WOLFE, WEBB & CHITTENDEN, real estate, loan, and insurance brokers, at 1026 Seventeenth street, have been in partnership since August, 1888. The firm having been formed of the two real estate firms of J. S. Wolf & Co., and H. K. Chittenden & Co., they were all three experienced in the business before and having been severally heavy investors years ago, are engaged largely in real estate and loans. They make a



WOLFE, WEBB & CHITTENDEN.—ERNEST & CRANMER BUILDING; (F. E. EDBROOKE & CO., ARCHITECTS.)

one-third cash, balance in one, two and three years, at 7 per cent.

The company has listed with it choice business and manufacturing, as well as other suburban residence sites than this described; also garden tracts near the city, acre and farming property. It makes a specialty of Eastern investments, and is securing for loans 6, 7 and 8 per cent, payable annually or semi-annually. Loans are made by it to the extent of 40 per cent on improved and 25 per cent to a third of the value of unimproved property; interest and

specialty of buying property for non-residents, and afford unusual facilities for making safe interest-paying investments. They also conduct a rental department, and give personal attention to the care and renting of all kinds of property in every part of the city. Their transactions will aggregate some \$2,000,000 a year.

Mr. J. S. Wolfe, who, by the consolidation became senior member of the firm, was for ten years the United States revenue collector for the district of Colorado, and needs no introduction to the people of the State.

Mr. E. H. Webb was formerly in the wholesale grocery trade, but abandoned that for his present business. He is director of the Denver Loan and Trust Co., and other important enterprises of a financial and industrial character, and is one of the substantial men of the city. Mr. H. K. Chittenden has been in real estate business about three years, and is one of the best posted men as to values in the city. All three members of the firm give their undivided attention to the affairs of their patrons, and employ, besides, a competent corps of experienced helpers.

THE FIRM OF JNO. M. BERKEY & Co. was established in 1870, and is the oldest real estate firm in Colorado. They do a very large and conservative brokerage business, effect loans on real estate, and have the care of much city property for collection of the rents, etc. Twenty years of successful business has made them widely known in both the East and West, and this is one of the few firms that needs little advertising. They have earned for themselves an enviable reputation for sound judgment and advice and their counsel is largely sought by capitalists, and others, before investing. They have branch offices at No. 28 State street, Boston, Mass., and 71 Broadway, N. Y., and through these they have influenced investment of large amounts of Eastern capital at Denver. They were promoters of the project for Boston Block, now in course of erection, and have been instrumental with others in nearly all of the large enterprises of Denver.

Col. Berkey, the senior member of the firm, was one of the organizers of the Denver Real Estate Exchange, and has been its presiding officer since its organization. He is also chairman of the Committee on Immigration and Statistics of the Chamber of Commerce. He is a native of Ohio, went into service during the war in the 99th Indiana regiment, served in many hot campaigns with distinction, and retired with the title of lieutenant-colonel. After the war he went to farming in Illinois, but soon after came here and established the real estate firm of which he is now the head.

Mr. S. V. Farnum, the junior member of the firm, is a man of keen foresight. He devotes nearly half his time to the direction of the firm's business in the East, where he has a large acquaintance, and it is through his influence, as much as any other, that Eastern capital has been so largely turned toward Denver.

KING & McDOWELL, real estate and insurance agents, of 2504 Fifteenth street, represent, as

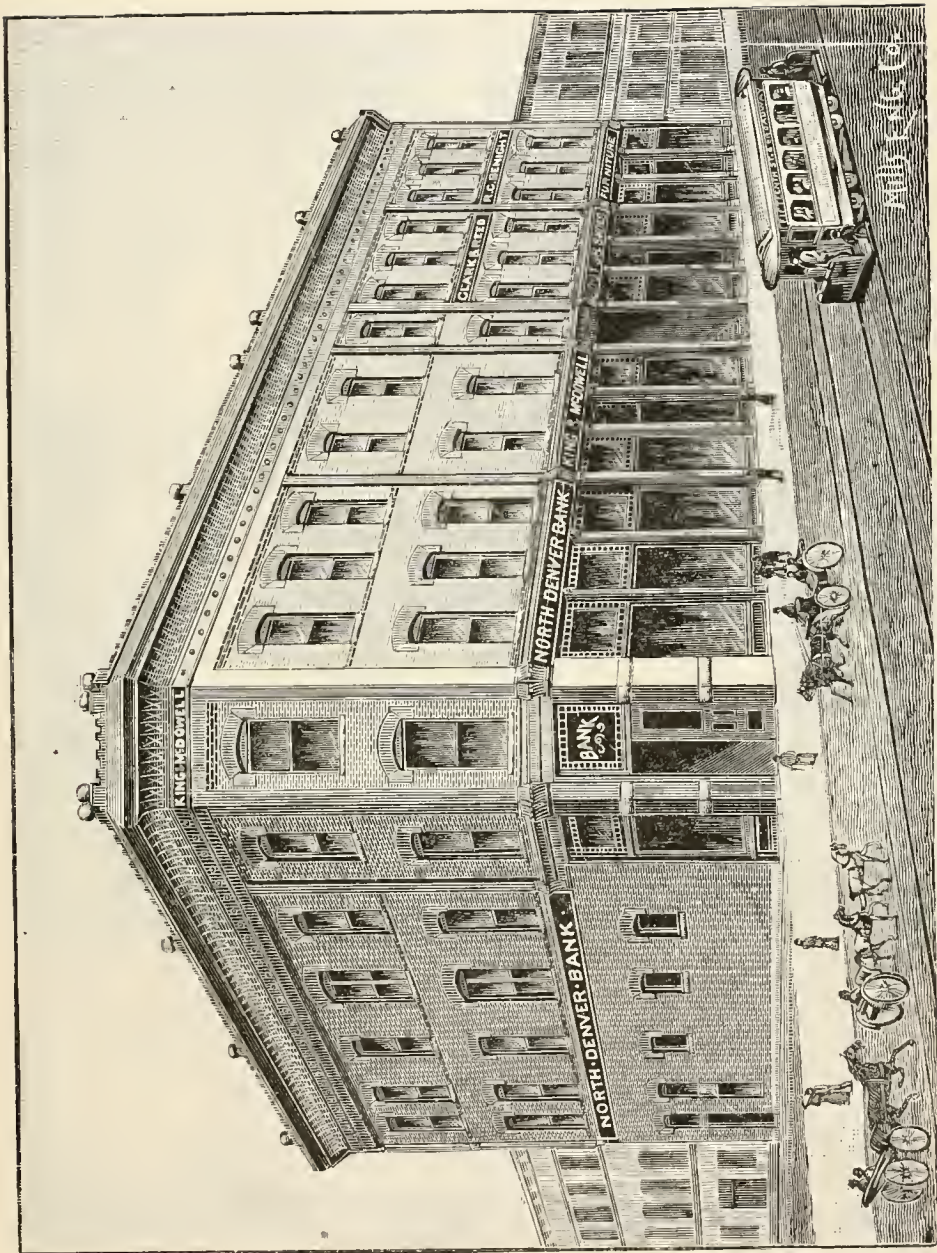
insurance agents, the Glens Falls Fire, of New York, the Equitable and the Merchants' Companies, both of Providence, Rhode Island. It is, however, as real estate agents, that they are chiefly engaged, and the reputation they have gained, the length of their service in the business, and the very considerable aggregate of their transactions ranks them among the leading dealers here. They occasionally handle other property, but they are almost exclusively engaged on the North side of Denver, in which district they are large owners themselves. They have been doing a brisk business in Sunnyside Addition, Potter Highlands, Highland Park, and, in fact, all other parts of North Denver; they built and own the property in which they have their offices, and are stockholders in the North Denver Bank, and Mr. King is secretary of the North Side Building and Loan Association.

Mr. King came here from Illinois in 1876, and organized the North Denver M. E. Church. He had been educated for the ministry, and had been a pastor in the East before he came here, and he occupied the pulpit of this church acceptably for some time; but ill-health compelled him to abandon his original calling and he embarked in real estate instead. In 1882, he and Mr. McDowell, who had been in the grocery trade here, effected a partnership and they have continued in that relation ever since.

ELLIS, McDONOUGH & Co., real estate agents, 1610 Curtis street, are members of the Colorado Real Estate Exchange, in the best of standing, and are ranked among the largest operators of Denver. They have property entrusted them to dispose of valued at \$2,000,000 and over, and very large amounts of money to loan at six, seven and eight per cent. They have mines, quarries and ranch lands listed with them for sale, and have four men soliciting in their interest throughout the city and State.

They have a stone quarry in Manitou, two of them in Fort Collins and one at Longmont, averaging 140 to 160 acres each, and producing the finest of building stone, and gold and silver mines already remunerative. These quarries are valued at \$100,000, the mines very much more. But the bulk of their business at present is based on their transactions in the suburb of Berkeley, about three miles northwest from the city toward the mountains, and one of the most popular places round about Denver for residence locations.

This Berkeley property was bought from John Brisbane Walker, by a Kansas City syndi-



NORTH DENVER BANK AND OFFICES OF KING & MCDOWELL.

cate, now known as the Denver Land and Security Co., for \$350,000. The sale was made through Mr. Carleton Ellis, of this firm, and he and his partner were made the sole agents for the disposal of property. It has been divided into lots, which are selling now at from \$225 to \$300 each, and many residences have already been erected by those who have bought them. There are several that cost between \$2,500 and \$6,000, and a number between \$1,000 and \$2,000. There is a lake, Berkeley lake, a beautiful sheet of spring water, on the tract, which is surrounded by a natural park. The city rapid transit, motor and cable lines, make this locality easy of access from the business parts of Denver.

Messrs. Ellis, McDonough & Co., are live men, Mr. Ellis came here from Florida, where he was connected with the Mallory steamship line, and where he has orange groves and other interests. Mr. McDonough is a New Yorker, a fine business man and together they have earned a first-class reputation. They are also owners of the Berkeley annex, a beautiful addition adjoining Berkeley, also large owners of property in Cottage Hill, Sloan Lake Heights, Wolf Place, Hartman's addition, Gaston's addition and many Denver localities.

PALMERTON, MOYER & KIRK, real estate dealers and agents, at 906 Seventeenth street, have been established since January 1st, last. They have tracts, lots, and building sites of all sorts, with or without improvements, in all parts of the city and its suburbs, do a collection and loan business, and are also engaged in the lumber business.

There are three partners, A. L. Palmerton, G. F. Moyer and H. D. Kirk. Mr. Palmerton has lived here ten years. He was formerly with J. W. Hohman & Co. in this same business and is an experienced dealer. Mr. Moyer has been a year in business here, and before that was in the lumber trade in Kansas. Mr. Kirk was formerly engaged also in the lumbering trade in Kansas, associated with Mr. Moyer. They are a responsible, and, in every respect, a satisfactory firm with which to have relations.

MERRITT & GROMMON, real estate and investment brokers, of 1525 Arapahoe street, are one of the longest established of the firms in that line here. They give close attention to business and have acquired an excellent reputation and a fine patronage. They are large owners in the Park Railroad, Rapid Transit Line, and Mr. Merritt is its secretary. This road has but recently been completed; its equipment and road bed are superior to any in the city or its

vicinity. It connects at the City Park with both the cable roads, and enables residents of More's Park Heights, Park Hill, Belle Mont and the Trinity Church property, as well as visitors to City Park, to reach any of these places with dispatch for a five cent fare.

They are, themselves, extensive owners of real estate along the line of this road. They own the whole of More's Park Heights and are large owners also in Park Hill and adjoining acreage. More's Park Heights lie just east of the City Park, on Mountain View boulevard, which is rapidly becoming the most desirable residence portion of the city, and they are the most sightly addition to the city. The view from them is unsurpassed anywhere in these environs; it presents a complete panorama of the City Park, the city itself, and of the Rocky mountains for a distance of 150 miles. Although this addition has but lately been platted, 300 lots have already been sold to parties who are building elegant homes, and this is fast enhancing the value of adjacent property.

This firm has also been doing a brisk business in central residence and business property. Some time ago they bought several fine business corners in the heart of the city; the enhancement of these, due to the natural growth of the city, puts them on a firm foundation of solid financial resource. They do, too, a very considerable business in first mortgage loans on improved or unimproved city and State property. They give the most careful attention to the loaning of money for non-residents, and employ the best recognized legal authority on titles in the State. They can place, at short notice, any amount from \$500 to \$100,000 on gilt edged security, at from six to ten per cent, according to the nature of the security required by the lender.

Both the partners in this firm are known, not in the city alone, but throughout all the West. Mr. Grommon is a director of the Real Estate Exchange, and Mr. Merritt of the Commercial National Bank, and each has stock in both institutions. As to their reliability, they refer to any Denver bank, prominent business house, or to Dun's agency.

DONALD FLETCHER & Co., real estate agents, of 1021 Sixteenth street, are ranked, by common consent, with the most substantial and busiest of the local dealers. Mr. Fletcher came here from Chicago about ten years ago with capital, and has invested it so as greatly to enhance his interests. He is interested in mica concerns, in the Hallack Paint and Oil Company, and in

real estate, and he is well known and much respected for his business abilities. He has been the president of the Denver Chamber of Commerce, in that position displaying the character of a public-spirited and progressive man.

His partner, Mr. W. D. Todd, came here eighteen years ago from Washington, D. C., where he had been connected in business with vice-president Schmyler Colfax. He was with the Union Bank here as cashier for many years, and is known as an upright and responsible man.

Donald Fletcher & Co. handle city property almost exclusively, and do business, for the

D. F. CARMICHAEL, real estate and loan agent, at 1456 Lawrence street, is the name under which Messrs. Carmichael, A. I. Foote and D. L. Parker, have been doing business since 1878. They have a vast amount of real estate, mining property and farm lands listed with them, and have money entrusted them by Eastern and foreign capitalists. They can accommodate purchasers to property in almost any part of the city and State, and can furnish loans on approved security in large or small amounts.

JONX H. BLOOD, leading real estate man, prominently identified with the development of townsites in Colorado, now interested in the new town of Hudson and other enterprises here-



WOLFE HALL.—J. M. JAMIESON & CO., BUILDERS.

most part, on a large scale. They have capital themselves and command it besides, and in whatever transaction engaged, may be considered entirely trustworthy and reliable.

J. M. JAMIESON & Co., real estate and loan agents, of 918 Eighteenth street, make a specialty of inside city property. They invest capital entrusted to them with care, select choice pieces for their customers in city or suburbs, and build residences or business blocks for occupancy or rental when desired. Wolfe Hall, in this city, was constructed by them. Their facilities and resources, in fact, for all branches of the business, are excellent.

abouts, is generally reckoned one of the most forward business men of Denver. He is a member of the Chamber of Commerce and Board of Trade and the Denver Real Estate Exchange, and a man of great vim, and energy, in all his undertakings.

He began life in Chicago, his native city, in 1879, as clerk in the wholesale hardware house of Wm. Blair & Co. In 1882 he came to Denver and engaged in this same line with the wholesale house of Rust, Harris & Co., but in a year left them and started as a retailer on his own account. While thus engaged he was one of the most notable advertisers of the city. He

subsequently abandoned the hardware business to push the introduction of a hose holder, which he had obtained a patent for. He was so successful with that on the Pacific coast that he started a factory to make them, in Cleveland, Ohio. Meanwhile he had become interested also in real estate, and his operations, uniformly successful, and displaying uncommon foresight and judgment, have earned him a place among the solid men of the business. He is interested in a number of real estate ventures, chief of which is that hereinafter described, viz: The Hudson City Land and Improvement Co., of which he is vice-president.

THE HUDSON CITY LAND AND IMPROVEMENT Co., 1115 to 1119 Sixteenth street, has recently purchased a valuable suburban townsite which affords to the capitalist or the home seeker, a most excellent chance for investment. Hudson City is twenty-nine miles from Denver, and is the property upon which the improvements of the Burlington Railroad Company are now located; also that portion of the lands adjacent thereto suitable for the erection of business blocks, dwellings, etc. The company has a capital of \$100,000, and for its principals, the following well known citizens of Denver: I. Berlin, president; Jno. H. Blood, vice-president; Ernest F. Thomas, secretary, and Jas. H. Wilson, treasurer.

Hudson City lies in the most attractive and fertile part of Eastern Colorado. The country is rapidly settling up, thriving farms taking the place of cattle ranches. Already a considerable population is dependent upon Hudson City for supplies, and the owners of the town site are having a good demand for residence and business property. Extensive improvements will be made at once. The streets are being graded. A hotel, livery stable, and a number of dwelling houses are to be erected very soon. Hudson City is the centre of two sections on the great Burlington road. This company has already erected depot buildings, freight sheds, stock yards, coal sheds, laid side tracks, etc. A fine school house, general store, and post-office, are among the permanent conveniences.

Hudson City and vicinity is likewise becoming noted as a resort for invalids unable to bear the high altitude of other portions of Colorado; many of the farmers near by take such boarders, and in order to accommodate Eastern as well as local transients, a commodious hotel is to be erected in the near future. In platting the town site, one of the most beautiful and central locations was set aside for a park of ten acres.

Everything points to a remarkable growth and the up-building of a substantial town.

The general character of the soil thereabouts, is a sandy loam capable of producing wonderful crops with or without irrigation. The new branch of the Burlington Railroad already surveyed from Greeley to connect that point with the main line at Hudson City, will make it the most important junction on the road, and it is quite certain that the round houses, machine shops, and manufacturing establishments will be in operation before long, this being the most important point in Eastern Colorado between Denver and Ackron as well as the natural centre of this portion of the State.

It seems unnecessary here, after the exhaustive treatment given in this work of the subject of real estate, suburban and country lands, to repeat what is so evident concerning them. Suffice it to say that the Hudson City Company offers investors a golden opportunity, to invest in town property that is surrounded by a fruitful farming country of well watered lands. The company has 7000 lots for sale.

All lots are full size with streets sixty feet wide and alleys sixteen feet wide. They are being sold upon easy terms and long time, deferred payments at only eight per cent per annum. There is no doubt, from present indications, but that prices will double and treble in value before another six months shall have rolled around. The company is wide awake and enterprising in its methods of selling the property, and will spare neither energy or money to build up Hudson City. Plats and full particulars will be sent to those who apply for them.

President Berlin, of this company, was formerly president of the Board of Trade, and a leading business man of Boulder, Col. He owned the Opera House, and other property there but has sold out all his interests in that section to prosecute affairs he has here. Vice-president John H. Blood is mentioned, and his affairs are noted in paragraphs on page 55. Ernest F. Thomas, the secretary, and Jas. H. Wilson, the treasurer of the company, are both representative realty dealers. All of these gentlemen have been especially successful in their real estate ventures.

THE PUEBLO REAL ESTATE COMPANY, has its headquarters at 57 and 58 Symes Block, Sixteenth and Champa streets, Denver. Mr. S. M. Kirkland is manager of the company. Title to a very great deal of property in Pueblo, owned by the company, is in his name. He

came here from Baltimore, Md., where he had been a prominent real estate man, and where he still has business relations, and has invested largely in both Pueblo and Denver. During the last six months he has sold over \$125,000 worth of property in the two Colorado cities, mostly to the class of Eastern investors who are now favoring the Silver State.

He has property here on South University Place, and what is known as the South University first addition, and the University sub-division; and he has some of the finest property now being offered in Pueblo—a city considered by shrewd observers to offer the best opportunities for profitable investments of any in the West—which he is selling by the block, and half block, and also in lots. He has about 500 lots for sale here, and 125 blocks located in what is known as the "Fountain Lake sub-division" there, and worth, at least, half a million dollars. These are selling rapidly. He refers those who do not know him to the First National Bank of this city.

ELWIN S. LEWIS & Co., real estate agents and brokers, doing business at 1657 Arapahoe and 1110 Seventeenth streets, are solid men in every sense of the word. Mr. Lewis came to this city from Lowell, Mass., where he was in the same line of business, and so brought to his pursuit here a vast Eastern acquaintance and correspondence. His success here has been away beyond his expectations. Placed in his hands to loan on good security he has about \$100,000, and has a vast amount of business and other property listed with him for exchange as well as sale. He has a large property of his own, in the East as well as here. So extensive has his trade and sales grown that he found it impossible to do his customers justice; hence he has recently taken into partnership a thorough business man in the person of Henry L. Prentice, who will add not only strength to the firm but a large acquaintance with business men of nearly all the Western cities, especially Chicago, Kansas City, Ogden, Salt Lake City and Denver.

Mr. Prentice has resided here in Denver for the past five years, has a lengthy business experience, is a man of worth and means, and is largely interested in mines. He is also a prominent organizer of mining companies. Between Messrs. Lewis and Prentice it will indeed be a captious customer that they cannot suit with investments, exchange, purchase or sale of property. "We desire," say they, "only to deal in genuine bargains, hence our quick sales, pleasing both purchaser and seller. Teams are

always ready to show property in any part of the city, and we are pleased to give values to strangers, meaning always to have the same conservative. In fact, our mode of business is to use each customer squarely and in such a manner that when they wish to buy or sell again they will surely come to us."

WM. M. INGERSOLL, engaged as a broker in city and farm loans, at room 31, Essex building, came to Denver from Lawrence, Kansas, in July, 1883, and immediately connected himself with large land and irrigating enterprises, and embarked in the development of the agricultural interests of Southwestern Colorado. He also embarked in the loaning of money on ranches and farms in this State. In August, 1886, he became the Colorado manager for Crippen, Lawrence & Co., loan brokers of Salina, Kansas, and Concord, New Hampshire, and handled a large and successful business for them.

In November, 1888, he went into business for himself, in connection with the Security Investment Company of Yankton, Dakota, and Boston, Mass., and is establishing a large and growing business in loans and investment securities.

Mr. Ingersoll is known in Colorado as one of the most conservative loan brokers doing business in the State, and his knowledge of the State and its resources is equalled by few. This knowledge comprehends experience of every valley and park of both the eastern and western slopes, gained by repeated personal inspection; and his large acquaintance with the people of the State makes him a valuable man to his connections. For all facts regarding Colorado he is quoted as first-class authority.

Mr. Ingersoll has handled a large amount of Eastern capital and has done good work for the State, as well as the investor, in presenting the advantages of Colorado as a field for safe investment. This successful record as a "loans man" is evidence of the soundness of his judgment.

SAGE & Ross, real estate, loan and investment agents of 14 Lewis block, Arapahoe street, do a large business for non-residents, and refer those who have no acquaintance with them to the following prominent and responsible parties of the East. Col. Franklin Fairbanks, president of the Fairbanks Scale Co., St. Johnsbury, Vt.; Wm. S. Streeter, vice-president of the Northwestern Guaranty Loan Co., Minneapolis, Minn.; Col. J. J. Estey of the Estey Organ Co., Brattleboro, Vt.; C. M. Jarvis, president Iron Bridge Co., East Berlin, Ct., and Binghamton, N. Y.; Robert Shiells, president, of the National Bank of Neenah, Wis.; A. M. Fulford, Bel Air, Md.,

and C. M. Hobbs, purchasing agent, D. & R. G. Ry., Denver.

Mr. Sage of this firm, has represented a number of Eastern companies and persons, and has handled their business here carefully and well. Mr. Ross was formerly with the Dakota Loan and Trust Co. of Pierre, North Dakota, and has likewise proven himself a trustworthy and capable man. They have money to loan in large or small amounts, and real estate for sale in both city and State. Local references can be given by them for almost every State in the Union.

BAILEY & KELL, real estate, loans, and investments, 1509 Arapahoe street, have been established in this line nearly two years, and were successful from the start.

They have operated quite largely on the North side, and are the exclusive agents for Humphrey's addition, a newly platted tract lying between Goss street and Clear Creek avenue, one block north of the Goss street terminus of the Sixteenth street cable line. The prices and terms upon which this property is offered, affords one of the best opportunities for investment to be found in the Denver real estate market to-day. They are also interested in Broadway Heights, a beautiful and popular addition one mile east of Broadway, which is reached by an electric car line, running from the Broadway cable out Alameda avenue, through the property. This gives residents along the line rapid transit to the heart of the city for one fare.

Bailey & Kell also have a very choice line of business property, residences, and lots, in all sections of the city, which they can offer at attractive figures, and on easy terms.

They will be pleased to correspond with parties wishing to make investments, or having funds to loan on real estate security. Acquaintances, or strangers, who do business with them, will find them men of integrity and responsibility.

A. L. WELCH & Co., real estate, loans and investment agents, of 1608 Champa street, have about \$1,000,000 worth of property in Denver and its vicinity entrusted them for sale or exchange. They have a part of the unimproved Capitol Avenue Subdivision, Colfax Terrace and Welch's Colfax Heights, and business and residence property in all parts of the city, much of which is their own. They loan money on mortgage, also, at current rates.

A. L. Welch and J. F. Drescher are the partners in this agency. They were formerly in the

dry goods business here, but have abandoned that line for real estate operations.

ALBERT M. CARSON, who is engaged in the real estate and loans business, at 1623 Arapahoe street, is a member of the Colorado Real Estate Exchange, and the agent and Colorado manager of the business of the Hamilton Loan and Trust Co. of New York City, which has a capital of \$300,000 and large amounts of money invested in mortgage securities in Colorado and the West. He has property entrusted to him for sale or exchange to the value of three or four hundred thousand dollars, and can accommodate investors with residence, or manufacturing, or other business sites in the choicest parts of Denver. Mr. Carson has been five years engaged here in real estate operations, a term that guarantees a large measure of experience for him. He sells on time, and provides purchasers with maps, circulars and other information free of charge. Among others he refers to the following: Daniels & Fisher, wholesale dry goods dealers, Denver, and the State National Bank of this city; Geo. V. Cartwright, 350 Broadway, W. P. Gill, 473 Broome street, M. R. Myers, 74 Franklin street, and James W. Howie, 58 Cedar street, New York City. Mr. Carson supervises the business in general, personally.

S. C. FULTON, real estate and loans agent of 1617 Lawrence street, the Essex building, has been three years established here. He is a member in good standing of the Denver Real Estate Exchange, and gives special attention to the business of non-residents. He has the very best of investments in lands and mortgage securities, the latter drawing seven and eight per cent interest. He operates largely in what is known as Capitol Hill and Colfax avenue property.

Every customer who purchased in those localities has made money. For one Pennsylvania capitalist, according to the *Republican* newspaper of this city, he made a \$10,000 profit on \$20,000 within five weeks from the date of purchase, for less than \$20,000, furnished by an Eastern syndicate, a \$40,000 profit is certain. He handles the money of smaller investors as well as these larger ones and gives the one as much attention as the other.

Mr. Fulton is vice-president and a director of the National Building and Investment Association of Denver, Col. He is also the secretary and a director of the Fairmount Land and Investment Company of Colorado. He is largely interested in Pueblo realty, and is handling the choicest residence property of that growing city.

S. B. MORGAN, real estate and loans agent, of 1631 Curtis street, was formerly of Morgan, French & Co., a leading firm of this same line. He has been very successful in dealings on his account, and having resources of his own, consisting of Denver City property, mining and farming investments, etc., is considered as reliable and responsible as any dealer in the city. It is in this realty of his own, that he deals chiefly, and he has choice bargains among what he has acquired during a twenty-five years' successful career. He is a member of the Chamber of Commerce, and socially prominent.

ELBERT R. ARGESINGER, real estate agent, at 38 Opera House Block, Sixteenth street, is chiefly engaged in developing the North side of Denver, in the addition known as "New Home." He has been two years in this business, and has made a success of it, not only for himself, but for those who have entrusted transactions to him. He, and others interested with him, have put up numerous buildings, have planted trees, and, otherwise, greatly improved the property. The addition is located about two and a half miles from the heart of the city, and has cable and motor transportation. Fine views of both city and mountains are obtained from the addition, which, with the rapid transit facilities provided, makes it very desirable, and much in demand.

F. S. STODDARD, engaged as a general real estate and loans agent, at 1708 Stout street, the Albany Hotel block, has been a resident of Denver fourteen years, and in the real estate business for four of that time. He has no specialties, but is prepared to do business for customers and handle any property or transaction they may desire, whether it may be suburban or inside locations, homestead sites, or places suitable for business or manufacture. He has a thorough knowledge of values, and other details of the business, a large circle of acquaintances, social and business, and first class references. Investments and loans are made by him for non-residents upon the same terms as to parties living here.

G. R. WEIR, real estate and mining broker, of 913 Seventeenth streets, has been in that line here for five years past. He has about half a million dollars worth of property which has been given him to dispose of, and a large amount of money entrusted him to loan on approved security at eight and ten per cent. He buys and sells city real estate, mines, and country lands, on commission, and negotiates mortgage bond, and other financial transactions.

Strangers are referred by him to McIntosh & Mygatt, bankers of this city, the bank of Longmont, Longmont, Col.; the Western Bank of Canada, Port Perry, Ontario, Canada; Sir Chas. Crawford, 10 Warwick Square, London, S. W., England; and Thomas Hamilton, 143 Hill street, Garnet Hill, Glasgow, Scotland.

Mr. Weir was born in Ontario county, Canada, in 1866, was raised on a farm, began his education in a country school, graduated at the Port Perry Collegiate Institute, and at the Ontario Business College, Belleville, Ontario. He entered active life on his own account at the age of thirteen, and so far he has been successful in all his undertakings. He emigrated from Canada to Denver at the age of seventeen; lived a short season on a ranch, then entered the insurance and real estate business.

During the last five years he has acquainted himself thoroughly with Colorado mines, and is now an acknowledged expert in mining matters. Among real estate men he is known as an active and straightforward fellow and is a recognized leader in reform movements and all honorable undertakings that tend to advance the interests of Denver and its social conditions.

J. H. ALLEE, real estate agent, of 1707 Curtis street, is a member of the Real Estate Exchange, and of the Chamber of Commerce and Board of Trade. A resident of Denver fifteen years, he has been quite prominent as a business man. He and others started the first leather tannery in the Rocky mountain region of this State, and he was for many years a successful wool-grower. He has mining interests in Boulder and Gunnison counties and owns considerable real estate in this city and county.

He handles some farming lands, but is chiefly engaged in operations in city and suburban property. In making loans he is conservative and well posted in values. He can accommodate buyers with a residence, business property or vacant lots and tracts, is responsible in any sort of an undertaking and can furnish the best of references.

H. G. WOLFF AND GEO. STIDGER, real estate brokers, of 1532 Curtis street, the St. James Hotel block, have sold over 700 lots in the Highlands additions of North Denver during the past year. They pay particular attention to platting and laying out additions and improving them, and to loans and investments, and command large sums for that purpose. Mr. Wolff is a member of the Real Estate Exchange and of the Chamber of Commerce, Mr. Stidger, an attorney by profession, a fact that makes his

services all the more valuable in real estate transactions.

FLEMING & CRAWFORD, located at 632 Sixteenth street, are among the longer established real estate firms of the city, and are members of the Denver Real Estate Exchange. They are versed in the history of Denver's real estate development and the fluctuations up to present conditions. They are necessarily familiar, too, with every division of the city and the most promising locations for profitable investments.

Though handling property in all parts of the city, they have turned their attention more especially to North and South Denver. These heretofore remote regions of the city are now rapidly rising in values because of the viaducts, cable and electric roads and other means provided to reach them; thus these sections are particularly desirable for investment. This firm makes investments for non-residents and take care of the property purchased. They can be relied upon for information furnished concerning prices and investments. They have never made an investment that did not pay a fair profit to the purchaser, and their integrity and reliability are beyond question.

FRANK J. BOOT & Co., real estate and loans agents, 41 King Block, have been getting their share of the business here for the time they have been established, and have the best of prospects for the future. They can accommodate investors with choice property, either for residence or business purposes, and have money to loan, also. Mr. Boot has lived in Colorado for nearly twenty years. He makes the Harmon sub-division his specialty, and is buying and selling there all the time.

JOSEPH P. HANNA, real estate and loans agent, of 1634 Curtis street, between Sixteenth and Seventeenth, gives special attention to property in Denver owned by non-residents, and to the sale of improved and unimproved lots, tracts, and ranches throughout the State. Persons looking for homes in an unexcelled climate, will find his assistance valuable. His references are: Gen. Alva Adams; A. S. Hughes, general traffic manager of the D. & R. G. Railroad; the German National Bank of Denver; the Western National Bank; C. Q. Richmond, Christopher Wilson, Geo. M. Chilcott, and J. N. Carlile, of Pueblo.

D. W. BRADLEY, real estate and insurance agent, of 1760 Curtis street, was formerly with the Western Life and Accident Insurance Co., and with the Y. M. C. A. of both Denver and

Cheyenne; in a managing capacity in the latter place. He now deals in real estate, represents the National Life Insurance Company of Vermont, and has some mining interests in Saguache county.

R. S. GILPATRICK, real estate agent, 14 and 15 Londoner block, 1630 Arapahoe street, has sold or negotiated sale of some of the most desirable residence property of Denver during the time he has followed this vocation here, now about two years. He does a commission business chiefly, and has about \$300,000 worth now to dispose of, the property of his clients, and all of it giving promise of profit to those who invest.

E. C. ROOT, real estate, loans, mines and investment securities, room 43, King Block, Lawrence street, has been a resident here for about ten years. He was formerly interested largely in mining property, and still has some investments of that character. He makes loans for Eastern parties at low rates of interest, and acts as negotiator in the sale and purchase of real estate—principally for non-residents. He is a reliable man and is well up in his business.

FRANK W. GOVE, Londoner Block, 1630 Arapahoe street, was formerly a mining engineer, but has been a real estate agent of Denver for the last three years, and doing a remarkably good business. He is an enterprising man and has put many a profitable investment in the way of his customers. He has bargains in the heart of the city, in its outskirts, and of every character, for residence purposes, business, or speculation. He also loans money on good realty, at the prevailing rates, six, seven, and eight per cent.

PHILLIPS & HASTINGS, of room 13, Londoner block, 1630 Arapahoe street, are a leading firm of the city making a specialty of business chances. As one of the oldest firms of their line, they do the bulk of that business here. They have a very large Eastern correspondence and have been instrumental in effecting many profitable transactions for both residents and non-residents. They have displayed their faith in the future of Denver by liberal investments of their own, and they have money to loan on good real estate security at 8 per cent and upwards. They make a specialty, however, of negotiating business transactions other than real estate, and are quite active in all that pertains to the transfer of property.

The partners in this firm were formerly in the grocery trade here and in other places East and West, and their knowledge of business methods and affairs is not at all limited.

ANTHONY, LANDON & CURRY, abstracters of titles, at 1629 Curtis street, do a large proportion of the business of that kind worth mentioning here, because they have a most complete record covering the whole period of Denver's history, and duplicated by them, to insure accuracy, one set of record books being thus a check on the other. They have in all probability, the most complete records to be found in this country for any large city.

Messrs. Anthony and Landon, of this firm,

have been engaged in searching titles here since 1867. They have demonstrated their reliability and diligence and are considered entirely capable. Mr. Curry, the junior member of the firm was with them for ten years, and has been a partner in their business since 1884. They have acquired property, as well as reputation, by the faithful discharge of their business, and have stock in cable roads, the District Messenger Service, banks, building and loan associations, etc.



BUILDINGS, many of them of the most pretentious architecture and the costliest description, grace the streets of Denver, and in almost every precinct of it, others, in all stages of construction, are rising, unmistakable evidences of the confidence property owners, resident and non-resident, have in the prospects of the city. During the year 1886, there was expended for building improvements \$2,100,000; in 1887, \$4,070,050; in 1888, \$6,049,386; and up to September 1st, 1889, \$7,214,585, or at the rate of \$10,000,000 for the year. Here, then, is in gross, the sum of \$22,000,000 spent for building in four years.

IN A LIST OF FORTY-EIGHT CITIES, showing their relative position in this matter of building construction Denver, population considered, this year leads all the rest. Chicago which claims to have six times the number of people here, had but a little more than a half more building. Boston three times, at least, as populous, fell far behind Denver. St. Louis, with four times the inhabitants, had a trifle more expenditure, but less average cost of structures. Cincinnati, with precisely the same number of permits issued, had only about half the expenditure in buildings. In Minneapolis, to the date of the report, 3,047 permits represented \$6,335,941 of expenditure; in Kansas City, \$5,974,349 was expended. Certainly from such a showing, no conclusion unfavorable to Denver, can easily be drawn.

BUILDING NEVER HAS BEEN SO BRISK in Denver, says Building Inspector Jackson, from whom was obtained the following list of work recently completed, or under way September 24th, last. The permits issued by him during the twelve months prior to that date, numbered 1,362, and they represented a total expenditure estimated

at \$8,323,140. Of this, \$1,000,000 was for the H. C. Brown's Hotel, Broadway and Seventeenth street; \$425,000 for the Boston Block; \$400,000 for the Ernest & Crammer Building; \$300,000 (appropriated) for the State Capitol; \$265,000 for the New Metropolitan Theatre; \$250,000 for a new county jail; \$250,000 for the Trinity M. E. Church; \$250,000 for the Masonic Temple; \$200,000 each for the Kittredge and Railroad buildings, and the Post-office appropriation; \$150,000 for the Wolfe Hall College and the Charles Block; \$135,000 for the Tacoma, and \$100,000 for Rosenfield Terrace; \$125,000, the Jacobson Block; \$100,000 for the Denver Club and the Cheever Building. Eight others were put down for an expenditure between \$40,000 and \$75,000.

OF RESIDENCES, \$30,000 each was estimated for three; \$28,000 for another; \$27,000, \$25,000, and \$23,000 for the three next highest; \$20,000 for no less than seven; \$18,000 and \$16,000 for two more; \$15,000 for eight, and \$14,000 for three. This list of twenty-seven homes, begun in less than twelve months, made a total of \$529,000.

Mr. Jackson also reported at the time his records were transcribed, that fully \$200,000 was being expended in six and seven-roomed homes on South Broadway, and quite as much more in the eastern part of the city. The funds for not a few of these are furnished by the Homestead and Loan Association already mentioned.

THE BUILDINGS SPOKEN OF HERE are mostly of brick and stone, built in the most permanent fashion and provided with all modern conveniences. The stone for them is obtained from Colorado and Utah quarries, the common and stock brick from local makers, the pressed brick

here and at Golden. The lumber is brought from Oregon, Texas, Chicago and the timber districts of Colorado. Lumber is a trifle higher than in other large cities of the country, brick about the same, and stone a trifle lower. The wages of building mechanics are as follows: Stone masons and stone cutters, \$4 a day; brick masons, \$5; plasterers, \$4; carpenters, \$3; plumbers, \$4; painters, \$2.75; hod carriers, \$2.75 and \$3; laborers, \$2.75. As a rule, the advanced prices paid for wages and material make the cost of building about ten per cent higher at Denver than in the other large Western cities.

It has already been noted, in explanation of the municipal finances, that sidewalks are paid for by abutting property, sewers by district apportionment, and according to the area of property concerned, grading and paving by abutting property to the amount of two-thirds of its cost, the city footing the remainder and the expense for intersections of streets and alleys.

The public improvements, viz., new cable lines, sewerage construction, proposed pavement of the business streets, etc., have already been referred to. They also are, or are to be, if in progress or projected, of lasting and durable character.

FOLLOWING are some of the leading architects and building contractors of Denver:

J. BEVAN PHILLIPS, architect, of ~~the Jacobson building~~ is one of the few architects of the city who has had the inestimable advantage of European study and observation. He has been a pupil of the celebrated English architect, Alfred Waterhouse, R. A., and studied also at the Royal Academy in London, and the Academy of Arts in Dresden, Germany. He is also a graduate and associate member of the Royal Institute of British Architects.

He was for some time practicing in partnership with Mr. J. W. Roberts, of this city, during which time they designed and supervised construction of Governor Evans' eight story railroad building, the Jacobson building, Arapahoe County Hospital, and Vincent block.

He makes a specialty of large and substantial work, but does not for that reason hold himself above the execution of ordinary buildings. He invites correspondence and will submit sketches and estimates of cost at any time for churches, hotels, theatres, court houses, schools, depots, office and banking buildings, residences, office fixtures, church furniture, decorations, architectural and artistic designs for stone, wood or iron.

BARNES & WHEELER, ARCHITECTS, of room 14, Essex Block, Denver, Colo., have offices also in the *Daily Commercial* Building, Ogden, Utah. Their Denver office has just finished, and is completing a number of business blocks, and orders for residence and terrace property. They are building, for Mr. Engel, a residence to cost \$10,000, of brick with stone trimmings, to be erected in North Denver. They have also in progress, a block of eight stores, 75 x 100 feet, with offices above, and to cost \$10,000; also a row of attractive and well designed terraces, 60 x 100 feet, to cost \$15,000. They are building eight houses of pleasing design and arrangement, to cost \$20,000, in the Highlands; a terrace with all the latest improvements, on Champa street, estimated at \$20,000; and a business block on Curtis street, at the same figure. They have the drawings finished for Mr. I. W. Hill's \$8,000 residence, on Capitol Hill, and his terrace property will cost \$24,000 more. Besides these, they have a large order for cottages to be constructed in Berkeley.

Their branch office at Ogden is turning out some very creditable work, including a business block to cost \$30,000; a residence of brick, with stone trimmings, costing \$7,000, and a row of five, story-and-a-half brick cottages, costing \$1,700 each, for the Nelson Park addition. They are building, for Mr. A. Duncan and Mr. R. Nute, neat Queen Anne cottages there, also.

Barnes & Wheeler, it is almost supererogatory to add here, are gentlemen well known by the profession, and of long experience in the business. Their work shows their ability to design, arrange, and complete buildings under their charge, in a most satisfactory and professional manner.

GRODAVENT BROS., architects of 1207 Fourteenth street, Chamber of Commerce, have recently opened an office in this city. They came here from New York State and have had ample experience in other parts of the country to fully qualify them for general practice. To residences, churches and store buildings they have given special attention.

In December, 1887, at the request of Captain L. E. Campbell, A. Q. M., U. S. A., who is in charge of construction at Fort Logan, Colorado, Frank J. Grodavent, (a member of the Western Association of Architects), was engaged and sent here by the War Department to prepare the drawings for the public buildings to be erected at that post, since which time he has been closely connected with that work.

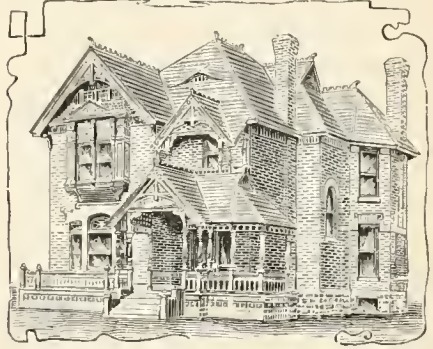
Not having time to attend to local buildings

desired by friends, Herbert D. Grodavent, a builder of twenty years experience, came here December last, and together they now can give their attention to such architectural work as may be entrusted to their care. They have lately prepared some drawings for a few residences which, if carried out as designed, will add much to the external adornments of the city.

KIDDER & HUMPHRIES, architects, of 66 Barth Block, Sixteenth street, between Stout and Champa, do a business, aggregating, for the cost of the buildings constructed by them, \$175,000 a year. They make a specialty of buildings of the very best class, such as fine residences, business blocks, churches, and public buildings, and are now engaged on the Christ's M. E. Church, which is to cost \$50,000; a chapel for the Simpson M. E. Church, to cost \$10,000; the parsonage for the Central Presbyterian Church, \$20,000; the Broadway Apartments, for which there is an estimated expenditure of \$35,000; the residence of A. W. Chamberlin, \$20,000; and several others.

They succeeded to the business of Mr. F. E. Kidder, senior in the firm, January 1st, 1889. Mr. Kidder came here from Boston, where he had been for many years engaged in the pursuit of his profession, and where he had indicated his quality and ability by designing and

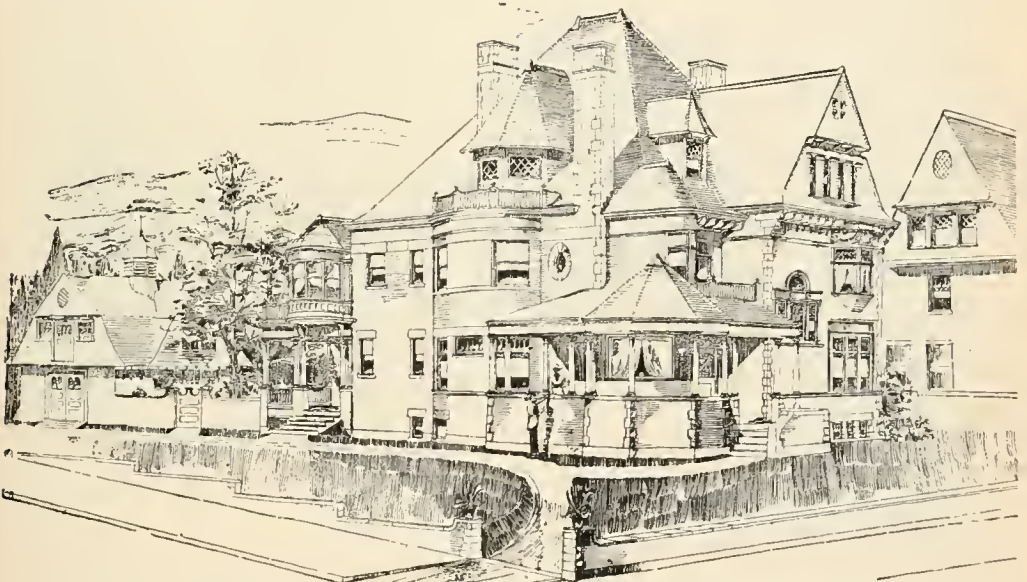
costing \$90,000, and a church in Cambridge, \$25,000. He graduated from the Maine State



COTTAGE DESIGNED BY BALCOMB & RICE.

College, and also attended at the Institute of Technology in Boston, and was formerly the assistant city architect of Boston. He is the author of the "Architects and Builders Pocket-book." Mr. Humphries also came from Boston, where he had made a specialty of fine interior work and had acquired experience in designing large and costly residences.

BALCOMB & RICE, architects of 23, 24 and 25 Granite Block, Fifteenth and Larimer streets, have been three years in partnership, but both had long experience before their union. Mr.



RESIDENCE OF A. W. CHAMBERLIN.—KIDDER & HUMPHRIES, ARCHITECTS.

executing some very excellent buildings, among the rest, two large warehouses on Lincoln street,

Balcomb has practiced his profession thirty years; Mr. Rice, eight. They enjoy considerable

reputation, and take rank with the best people in their business here. They have, recently completed, or in course of erection, the following list of structures to verify this good opinion:

Residence for S. H. Kennedy, cost \$20,000; for D. C. Dodge, \$25,000; for S. A. Walker, \$9,000; P. J. Gutshall, \$11,000; J. R. Ives, \$8,500; J. A. McCandless, \$14,000; I. W. Chatfield, \$8,000; Mrs. Mary C. Dunlop, \$11,000; A. Ryan, \$14,000; J. S. Flower, \$8,500; four houses, same owner, \$16,500; terrace for A. Lewin, \$22,500; terrace U. P. Hastings, \$42,000; terrace A. Nelson, \$8,500; block of stores and offices, J. J. Kerns, \$30,000; veterinary hospital, Dr. Solomon Bock, \$12,000; block of stores, O. Polson, \$10,000; total, \$270,500, and many smaller buildings, ranging from \$2,000 to \$5,000.

FRED. A. HALE, architect, of this city, has an office at 105 Opera House Block, and a branch office in Pueblo at 226 Union avenue south. He has had the advantage of a technical training acquired at Cornell University, N. Y., and in the best schools of the Empire State. He spent five

of Colorado's pioneers, and is well known through Colorado and Wyoming.



WYOMING UNIVERSITY.—FRED. A. HALE, ARCHITECT.

He planned and superintended the construction of the Wyoming University, (represented by the accompanying cut), which cost \$75,000; of the Aspen block, Aspen, Colorado, \$30,000;



KIMBALL RED SANDSTONE CO.'S YARDS.

years in his business at Rochester, before he came West. Although a young man he is one

of the Rawlins, Wyoming, Public School, \$28,000; of the Presbyterian Church at Pueblo, \$40,000;

of L. Mayer's residence here, \$15,000; of N. W. Duke's residence in Pueblo, \$15,000, and numerous others throughout the State besides. He has now on hand a large number of commissions for fine public and private structures, which he is executing as rapidly as circumstances will permit so as to clear the way for others that are proposed.

THE KIMBALL RED SANDSTONE CO., successors to George L. Kimball & Co. (George L. & G. D. Kimball, father and son), are dealers in Lyons Red Sandstone, flagging, footing, curbing, dimension stone, rubble, etc.; are proprietors of the Archalow Quarries, Beech Hill, Lyons, and have yards at the Denver, Utah & Pacific Railroad Depot, Nineteenth and Hartford streets. These quarries of theirs at Lyons employ from 100 to 150 hands; they cover about 300 acres, and furnish a most excellent character of stone. They are 44 miles from here, and have only recently been acquired by the Messrs. Kimball, who are determined to develop them to their fullest capacity. The stone is a rich, deep red, very hard, and offers great resistance to the influence of the weather; it is as fine for building and paving purposes as any found in the world, and is most desirable and in greater demand for foundations, flagging, etc., than for buildings.

It is generally conceded, even by competitors that the products of these quarries are the best for flagging and paving purposes of any produced in this country. Specimens of this stone may be seen on Sherman avenue, of this city, where 30,000 square feet of sidewalks have recently been laid. This company is also furnishing 15,000 square feet for Fort Logan, to be used for the same purpose, and is at present negotiating with parties in the city, and also in Kansas, for contracts which will easily aggregate 100,000 square feet for the month.

They are handling, on an average, 250 carloads a month, and are doing chiefly a jobbing trade, carrying, for that purpose, a stock of from 150,000 to 200,000 feet here; and are prepared to supply dealers and builders, either in the city or its trade territory, and the trade generally, at short notice. Mr. Kimball, Sr., was in business in the State of Maine before he came here, and thoroughly understands his present vocation. He gives his attention to the yards and quarries, while his son, Mr. George D. Kimball, attends to affairs at the office.

The stock company has \$500,000 capital, and will maintain headquarters here and offices at 62 and 63 Railroad Building, Larimer street.

THE DOUGLASS COUNTY LAVA STONE QUARRY, of which Mr. J. M. Curry is proprietor, is at

Castle Rock, thirty miles from the city. Mr. Curry employs 65 hands there, and sells from three to four hundred car loads per month, chiefly building stone, rubble, footings, dimensions, etc. The Denver & Rio Grande Road runs by this quarry, and its products are sold to contractors throughout this State, Kansas, Nebraska, Wyoming and Utah, from the central office, which has been located here, at 1319 Sixteenth street. Stone from this quarry has been used in the construction of the Union Depot, Trinity M. E. Church, Jesuit College, Kittredge Building and the City Hall, and it has been demonstrated, by time and trial, that it is the best building stone obtainable hereabouts. This quarry has been worked about eight years. Mr. Curry has owned it since 1884. He is President also of the Colorado Adamant Manufacturing Company.

PETER GUMRY, builder and contractor, now engaged in superintending construction of the new State Capitol building here, has built the following important structures here and in the adjacent country: The Chamber of Commerce, Brinker Institute, and Gibbs' Hotel, Denver; court houses at Cheyenne and Laramie, Wyoming, and other large jobs. He has had the experience to qualify him for large building jobs, and, as he owns considerable property here, commands the capital requisite for them.

Mr. Gumry is a New Yorker by birth. He mastered his trade there. He has been engaged in business as a contractor and builder in different parts of the country for twenty years. From 1855 to 1865 he was in mining enterprises, but finally settled here in 1880 and applied himself to the business he follows now.

Mr. Gumry bid for the entire work of the State House, but was underbid by a party who was unable to fill his contract. Choice was then made of Mr. Gumry to supervise the building. His office is at the Capitol grounds.

R. A. BROWN & Co., contractors and builders, real estate and financial agents, room 20, Essex Block, came here from Chicago a few years ago, and have established themselves, by many important transactions, in the confidence and favor of a large patronage of the best business men of this city. The partners of the firm are father and son. R. A., the elder, is a civil engineer by profession, formerly in the government service, on river and harbor work. G. P., the son, gives his attention chiefly to the business of collections, which is one of their specialties.

They build dwellings to order and sell them

with their sites on installments, and handle a great deal of suburban property. They have about \$100,000 worth now on hand of lands of that character, and have money to loan also,

Mr. Geddis, of the firm, established the business with another partner in 1880. He had been a stonemason from his youth, and found in the rapidly rising city of Denver, a fine field for his enterprise. Mr. Seerie was under age when he first came here, but as foreman for several years, displayed his capacity for large affairs. He acquired an interest with Mr. Geddis in 1885. They are both stockholders in the People's National Bank, and of the People's Building and Loan Association, and both have considerable real estate here.

W. H. McCARTHY, plumber of 1621 Champa street, came here from Chicago fourteen years ago. He hails originally, however, from Cincinnati, and his apprenticeship was served there with the firm of Murdoch & Lacy. He had worked in most of the principal cities of the country before he located in Denver, and acquired a practical experience as journeyman and master-plumber to qualify him as an expert in sanitary plumbing, which is his specialty.

By employing none but the best mechanics to do his work, and by strict attention to business, Mr. McCarthy has built up an excellent and lucrative trade. His facilities are full and complete, his experience vast,



THE KOUNTZE RESIDENCE.

and are prepared to take building contracts of any size.

GEDDIS & SEERIE, contractors and builders, of 300 Colfax avenue, employ as many as 250 workmen, and make a specialty of the largest jobs undertaken in this part of the country. They built the University of Wyoming, at Laramie City, a building which cost \$125,000, have contracts on the State Capitol building here, an engraving of which accompanies this matter, and have also been awarded the stone contract for the new Brown's Hotel, of this city, now being erected at a cost of \$1,000,000, and elsewhere described in this work. They have facilities for that class of work superior to those of any firm here in their line, and can work to better advantage. They have about \$100,000 of working capital and a well organized force of employes, the equipment to handle heavy material, and connections by which they acquire timber, stone, lime, etc., at first hands. They are especially well prepared to build large business blocks and public buildings, such as the Evans Block, the Methodist Church, and Grace Church, of this city.



THE STATE CAPITOL.—GEDDIS & SEERIE, CONTRACTORS.

and he has always on hand a large and varied stock of plumbing goods to select from. These qualifications recommend him to those who want good work and the best materials.

DENVER AS A CENTER OF TRADE.

Her Tributary Territory.

CONCISE reports and comprehensive tables, prepared by the secretary of the Denver Chamber of Commerce, show that the sales of merchandise and property, and the business done by the tradesmen of the city in 1888, totaled \$127,759,504, of which \$75,000,000 at least, was wholesale trade. The largest item in the list was that of real estate, \$42,000,000 almost, and following, in the relative importance of the business, groceries, \$8,190,883, \$2,311,853 of it retail, the rest jobbing; commission (produce, etc.), \$4,453,803; dry goods, \$4,342,713, only \$682,582 wholesale; lumber, \$3,890,000; dressed meat, \$3,431,035; live stock, \$3,225,000; hay, grain and feed, \$2,120,800; coal and coke, \$1,805,032; liquors, \$1,700,550; clothing, \$1,630,000, most of it retail; hardware and stoves, \$1,420,475, \$900,000 of it jobbing; machinery, by manufacturers' agents, \$1,340,000; fruits, \$1,368,400; agricultural implements and seeds, \$1,186,463; boots and shoes, \$1,154,000; cigars and tobacco, \$1,010,067; drugs, \$1,000,190.

Other leading lines were: Jewelry, watches, etc., \$840,500, \$246,500 of this retail; confectionery, \$647,000, considerably more than half retail; hides, wool and leather, \$635,765; musical instruments, \$515,000; powder and fuse, \$450,000; carpets and upholstery, \$449,000; almost all retail; china, glass and queensware, \$405,500, two-thirds retail; plumbers' supplies, \$395,890; carriages and wagons, \$342,000; hats, caps and furs, \$308,885, in large part retail; harness and saddles, \$301,500; millinery, \$293,500, \$50,000 only of it jobbing; furnishing goods, \$273,000, two-thirds retail; paper, \$268,500; coffee, tea and spices, \$237,000; guns and sporting goods, \$235,640; books and stationery, \$235,640; safes, scales, etc., \$187,845; fancy goods and notions, \$178,700; sewing machines, \$176,000; leather and findings, \$169,750; fish and oysters, \$167,910; steam heating supplies, \$100,000.

THE TABLE OF THE CHAMBER is interesting also for the exhibit it makes of the characteris-

tics of trade and of the lively condition of certain pursuits which are stimulated by the growth and prosperity of the city and the tide of travel to and through it. Thus the trade derived as a mining supply center is shared in by six assayers doing \$64,200 of business, with forty hands employed; and these again, with the smelters and others, contribute to sustain the concerns selling imported and other fire-clay wares to the amount of \$25,000. The sales of machinery—largely for mining works—are put down as \$1,340,000; of the mining and railroad materials, powder and fuse, \$450,000.

Curiosities and Colorado specimens, we are told—things lightly esteemed by natives but highly prized by tourist and transient—were sold to the amount of \$120,000; and Chinese goods, by five concerns engaged in the trade, for \$41,500. On the other hand, the bent of the resident population was displayed in sales at retail alone of \$209,253 worth of guns and sporting goods, and \$26,387 at wholesale. The newspapers are credited with business aggregating \$911,569; the theaters, \$317,000; the transfer companies, \$217,000; the hotels, \$2,228,500; the restaurants, \$631,870, and the livery stables, \$424,800—figures that need no further comment.

THE STATISTICS OF MANUFACTURES, compiled by the clerical force of the Chamber, show 398 establishments, 8,409 employes, \$5,829,348 of wages paid, and \$30,353,360 of product in 1888. While some of the manufacturers, indeed most, are jobbers also, and it is impossible, in the nature of things, to differentiate them, it would seem from the tables that there were 1,097 establishments engaged in commercial and manufacturing industries, 14,513 persons employed, and \$9,782,388 of wages paid by them; and that a grand total approaching \$160,000,000 of commerce was achieved at Denver in 1888.

THE RAILWAY FREIGHT RECEIPTS OF 1888 afford another representation of the business done at Denver. There were 151,716 car loads of merchandise and commodities delivered during the year by the railroads centering here, a 23.3 per cent increase over 1887. This railroad

statement has in it, among other items deserving attention, these: The number of "straight" car loads of coal received was 39,666, which, with 4,993 car loads of coke and 1,624 of charcoal, makes 46,283 car loads of fuel; to which may be added 2,348 cars of wood and slabs. Of freight classed broadly as merchandise, 12,404 cars were received; of ores, concentrations, tailings and fluxes, 19,606 car loads and, besides, 16 of matte and 18 of bullion; of stone, 11,271 car loads and, in addition, 1,118 cars of lime, 112 of cement, 542 of fire and other clays, and 172 of brick; of lumber, lath and shingles, piling, posts, poles, sash, blinds, etc., 10,112 car loads; of cattle, 2,115 cars; hogs, 776; sheep, 432; horses and mules, 359, or 3,732 cars of stock.

COMMISSION PRODUCTS as follows, were also received: Hay and straw, 3,035 cars; oats, 1,973; wheat and grain, 1,852; potatoes, 1,286; corn, 1,189; flour, meal and feed, 1,147; green fruits, 1,007, dried, 105, total, 1,112; vegetables, 216; and along with these 215 cars of beef and meats, 135 of wool and hides, 65 of lard, 44 of eggs, and 290 of barley and malt were hauled in. Of grocers' staples the record discloses 670 cars of sugar, syrup and molasses; 376 of canned goods, 292 of salt, 272 of beer, 91 of rice and rice meal, 66 of coffee, 69 of woodenware, 69 of soap, 25 of starch, and 29 of wine.

IRON FREIGHTS OF ALL KINDS, aggregated 1,645 cars, classified as follows: 403 of merchant iron, 199 of pig, 472 of pipe, 304 of rails, frogs, and other railroad material, 93 of castings. Then there were 176 cars of wire and wire rope, 188 of hardware, metals, etc., 132 of stoves, 78 of tin, tin plate and cans, 64 of lead and lead pipe, 108 of agricultural implements, 190 of machinery, 141 of wagons; and of oil, 432; barrels and kegs, 517; furniture, 418; household goods, 417; paper, 196; ice, 46; and nearly 20,000 cars of mixed and miscellaneous freights. As to the very moderate statement that Denver is already a very considerable trade center, this list and these particulars are convincing; they suggest, too, that the traffic and commercial facilities of this market are well compacted; and they reveal in vast importations of ordinary commodities that might be made here or raised in the State, the limitless field there is in Colorado and Denver, for home enterprise and industry in manufactures and production.

But all the receipts are not embraced in this list. For instance: Eggs, poultry, and butter were forwarded to Denver by express during the year, to the value of \$576,101. Again, to the cattle and other stock carried in by rail, should

be added those driven in, which accounts for 13,876 head of cattle, 612 of hogs, 16,341 sheep, and 1483 horses more. The actual receipts of live stock in 1888 were 105,792 cattle, 63,807 hogs, 108,582 sheep, 7,125 horses, and the shipments were 105,893 cattle, 63,807 hogs, 108,194 sheep, 7,115 horses; and more than twice as much business was done in the trade as in 1887. These figures illustrate the importance of Denver as a market for live stock, and those for eggs and butter direct attention to the opportunities afforded the Colorado dairymen and poultry farmer; for the bulk of those products was shipped from other States.

THE CUSTOM HOUSE collections of 1888 were \$88,998, an increase of more than twelve per cent over 1887, and nearly 400 per cent since the first year, 1882, the place was made a port of entry. Direct importations are increasing in both volume and values. The internal revenue collections of 1888 were \$60,000.

THE TERRITORY TRIBUTARY, in the commercial sense, to Denver is, as with all growing cities, hard to define, because the horizon of her field is constantly extending. The merchants of the city are as acute and energetic as any in the land. They have kept well in the van with respect to all competitors, and quite abreast of railroad building in the farther West; indeed, the merchants and capitalists of the city are largely interested in Western transportation concerns themselves. The Fort Worth & Denver line was built by Denver and Colorado men with Denver and Colorado money, expressly to secure a Gulf connection, and by it a highway to the great seas that are the universal avenues of commerce; and already, although the road has been only a year or so in operation, exchange of products has been effected with much of Eastern Texas and the Southeast. Colorado potatoes are sold, it is said, in the old French Market of New Orleans, and the luscious oyster of Galveston bay, the shrimp and the pompano of the Gulf coast, now frequently grace the festal boards of Denver.

From the era of wagon trains and pony expresses, indeed, a forward spirit has been the distinguishing characteristic of the Denver merchant. The trade was limited in the early stages of the city to the mountains, and a highly desirable mining patronage is still controlled by Denver. It is an especially profitable business this, because the mining communities are of prodigal habit and liberal in their orders; better customers for that reason than an equal farming population, and because they produce no part

of what they consume. Besides the mining and mountain trade, Denver has the stock ranges on all sides of her to supply, and with these many already well settled farming districts who look to her as the veritable Queen City of the Plains, the metropolis without a formidable rival in the prodigious temporality stretching from the British to the Mexican border and from Middle Kansas to trans-montane Utah, an area enough to make thirty-seven States the size of Ohio.

DENVER IS THE HUB OF THE NEW WEST. "Where e'er in all that amazing stretch of country, a diligent man has been fortunate in his calling, to Denver, as the headquarters of his enterprises, his face is turned. If he wishes to give his family education and social advantages, it is to Denver he takes them; and here he has for his neighbor, the mine-owner of Arizona, the rancher of Montana, or the irrigation promoter of Idaho, drawn here, all of them, by the same fetching attractions. The Denver smelters are buying ores, and the mill-men of Denver are sawing timber everywhere in the mountains; and, in the valleys, the drummers of Denver are selling goods, and soliciting consignments of hides, and wool, and crops, and produce. Trains are speeding over the mesas and prairies, or toiling up the highlands, bearing mining machinery, and ironwares, saddles and harness, clothes and shoes, crackers, and soap, and provisions. Ledges of gold and silver, coal-beds and oil wells, town sites, canals and lands, and banks, and stores, all through this country, are owned, in whole or in part, by residents of Denver. To Denver, as a center, railroads are hastening; firms and corporations, syndicates and projects, make it their final station."

This quotation from the Chamber of Commerce pamphlet, is peculiarly applicable just now, while Marshall, Field & Co., of Chicago, and a prominent firm of St. Louis in the same trade, are both seeking a place for a branch house here. The Equitable Life Insurance Company, already has here a general agency, but contemplates a department establishment. All the great life companies are working the field with a full force; the Singer Sewing Machine Co.; Sprague, Warner & Co., wholesale grocers and importers of Chicago; the Edison Light Co.; and many other concerns of national note, have important branches. A certain share of the Pacific Northwest trade beyond the pale of San Francisco's influence is sharply contended for by

Denver, and this aggression enlarges the sphere in which these merchant princes can operate.

In public movements the Denver community is a unit. The deep harbor agitation, familiar to those who keep up with current events, is a case in point. Galveston, a prosperous and wealthy city, had failed to obtain recognition of its claims as a port for years; hands-joined with Denver and the whole great West is marshalled in her support and bound by a permanent form of organization to secure her the consideration her condition deserves. Denver was interested, and Denver had influence, and Denver provided the men of action.

THE CHAMBER OF COMMERCE of Denver zealously labors in behalf of the city and its commercial dependencies. It has provided a free public library for all the residents, rich and poor, high and low. It entertained royally the Range Association in 1885, and the Southern and Eastern delegations at the railroad jubilee when the Gulf route was finished; it secured the location of the military post just outside the city; during 1888 \$40,000 was spent by it for the general welfare. It has encouraged manufacturers by correspondence and pressing invitation to establish here; it has urged action by officials in matters of immigration and irrigation; it has corrected railroad discriminations and interposed its influence effectively for the good of the community on many occasions.

It has been lavish in its expenditure to advertise the city, which indeed, presents itself to the world in no unfavorable light. With interstate commerce decisions in its favor, and a protective tariff of freights from the East to offset competition; with moderate taxes, licenses, and other burdens of government, Denver is, and ought to be, one of the best places in the country in which to do business. And it is. What has been done shows what can be done.

The population of the city in 1885 was 54,000; in 1886, 72,012; in 1887, 80,217; in 1888, 125,000, and is now at least 150,000 souls. In these five years the assessed valuations have more than doubled, from the advance in property and the construction to date of no less than \$22,854,116 of new buildings. The bank clearances have risen from \$44,000,000 to four times as much; there are three factories now where there was one in 1885, their output is more than twice as great, and the general trade of the city has increased 245 per cent.



J. S. BROWN & BRO., wholesale grocers, of 1524 to 1534 Wazee street, are distinguished throughout all the Rocky Mountain States and Territories, for the time they have been established, the amount of their business, the wealth they have acquired by the successful management of their affairs, and by the high character of the two principals in the house, J. S. and J. F. Brown. These gentlemen, are the sons of an Ohio farmer, raised to manhood amid the rugged conditions prevailing before the war in what is now the Central West. They had drifted to the far West so long ago as 1857, and were in the lumber trade at Atehison, Kansas, which point had business relations along the overland route in the days of stages and heavy teaming across the plains.

In 1861, soon after the first mining discoveries hereabouts, and in the very gestation of the city, they located as grocery dealers and general merchandisers, and gradually, in spite of fire and other obstacles, attained a leading position which they have maintained to this day. They have likewise maintained a high credit and an unimpeachable reputation through all the vicissitudes of the intervening years. Their Colorado trade, especially in the mining regions, is very generally considered greater than that of any other house, and many business men of the State owe much of their prosperity to the generous treatment invariably accorded by the house of J. S. Brown & Bro. to customers worthy of it.

J. S. Brown & Bro. are said to carry the largest stock of groceries in Denver, and they handle cigars and tobacco largely. Their place of business may be divided, for convenience in description, into three departments; that devoted to their office business, that for bulk goods, and that for canned goods of all kinds, which latter is a specialty. They have an exclusive agency for Code, Elfelt & Co.'s superior California products, and for those of other leading packers of fruits, vegetables, etc., of the Golden State. These departments occupy six floors, and three more, making nine in all, are required for storage purposes. They receive sugars and syrups direct from New Orleans and San Francisco, coffees from ports of original entry, and generally all the staples of their trade from the points where they are first marketed. Their methods and system, perfected during nearly thirty years business, and supervised by experienced heads of departments, are such as might be expected in an establishment entirely metropolitan in scope and in detail.

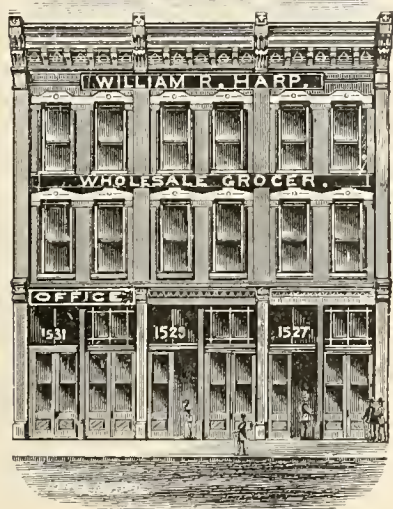
The Messrs. Brown are privately interested in many important enterprises besides those connected with their house. They have valuable cattle and landed investments, railroad and bank stock, and have been among the foremost in furtherance of the growth of the city, by embarking in ventures that have upbuilt her. Mr. J. S. Brown was one of the first at the inception of the Denver Pacific, South Park and Denver & Fort Worth Railroads, and is a director of the last. He is a prominent stockholder in the Colorado Milling & Elevator Company, and has managing interests in the Brown & Iliff Cattle Company. Mr. J. F. Brown is a director of the City National Bank, and is also identified with other large affairs.

THE STRUBY-ESTABROOK MERCANTILE COMPANY, wholesale grocers, importers and jobbers of teas, cigars and tobacco, at 1630 to 1638 Seventeenth street, opposite the Union Depot, was incorporated in 1886, and is successor to the old firm of Struby, Estabrook & Co., well known in all the trade territory of Denver since its establishment in 1881. This company occupies an entire block, which was built by it in 1886, at a cost of \$60,000; it is a four-story building and is one of the largest mercantile warehouses in town. It is 75 x 125 feet, ground plan, and four stories high, and is on the line of the railroads running in here.

This is a house that would be considered exceptionally large and particularly strong in any city in the country. A stock valued at from \$200,000 to \$250,000, comprising in fulness and variety nearly everything known to the grocery trade, especially all the staples of it, is handled. It has seven traveling men on the road, soliciting for it, and selling throughout Colorado and New Mexico, and employs thirty-five hands here. Its specialties—and in these it does a larger business than any other house in Colorado—are tobaccos, cigars and teas.

The principals in this house are so well and widely known, not only to the trade of the city and country adjacent, but in the East as well, that it seems hardly necessary to go into details concerning its *personnel*. Suffice it to say that Mr. Struby, president of the company, and virtually the head of the house, has been in the business here for fifteen years, and has a reputation as a successful and substantial merchant everywhere that Denver is known. Mr. W. B. Berger, vice-president, has been a resident for twenty years or more, is cashier of the Colorado National Bank, and is prominent as a capitalist. Mr. George H. Estabrook, secretary and treas-

urer of the company is, as his official title indicates, manager of the financial and credits busi-



WM. R. HARP'S SALES DEPARTMENTS.

ness of the house, which of itself is sufficient to employ a clever man.

WILLIAM R. HARP, wholesale grocer, 1527 to 1531 Nineteenth street, has been established four years. He makes a specialty of supplying railroad companies with staple and general groceries for their construction trains and stations; is the representative here of the Vacuum Oil Company of Chicago; forwarding agent for McLaughlin's coffee, and storage agent for Fairbanks & Co., St. Louis, and has numerous other lines accessory. He does quite a commission business, and has premises 50 x 115, and three floors. His traveling men traverse Colorado, New Mexico, Wyoming, Utah, and Montana; and his business will aggregate \$25,000 per month, all the year round.

Mr. Harp as, also, the owner of charcoal ovens at Howard and Texas Creek, does an extensive business in that line, also. He ships about 110 cars a month, and supplies the Colorado Smelting Company and others at Pueblo. He has been in the grocery trade here for four years, and in his present location for

one year. He is, also, a director of the Adamant Plaster Company, and has considerable real estate interests.

THE NATURAL MINERAL WATER COMPANY, which has bottling works at Soda Springs, Idaho Territory, and headquarters in Salt Lake City, Utah, was established about two years ago; its agent here, having control of Colorado, Texas and New Mexico, is the Struby-Estabrook Mercantile Co. "Idanha" mineral water and "Idanha" ginger ale, bottled by the company, are natural effervescing waters, popular with families on account of their medicinal qualities, and also mixing well with wine and liquors. They make a delicious lemonade. "Idanha" is put up in cases containing fifty quart bottles, and is for sale by all first-class druggists, grocers and wholesale liquor dealers in the West. It is delivered to all parts of the city by employes of the agents.

The springs from which the "Idanha" natural mineral waters are obtained, were described by Bonneville, Fremont and Hayden, in their early explorations, and were blessed by the late Mormon apostle, Brigham Young. Whether or not this benison has bettered them, the curative properties of the water have been demonstrated upon many occasions. Used in moderation, they are effective for rheumatism, dropsy and gout, and they destroy the appetite for spirituous liquors.

THE C. S. MOREY MERCANTILE COMPANY, wholesale grocers, at Nineteenth and Wazee streets, has relations and connections established which make it one of the great business houses,



THE C. S. MOREY MERCANTILE COMPANY'S PLACE.

not of Denver alone, but of all the West. Originally established in 1880, by Sprague, War-

ner & Co., of Chicago, who are said to do the largest general grocery business in the world, the Morey Mercantile Company was organized about the year 1884. C. S. Morey is president of the organization; C. T. Clough, vice-president; O. S. A. Sprague, secretary, and E. J. Warner, treasurer.

The company has several men on the road in the State of Colorado, and has about forty men employed here. In its warehouses a general line of staple and fancy groceries of all kinds and grades is carried, filling three floors and a basement and two floors of an adjoining building. In addition to these, the house runs, as proprietors, the Colorado Coffee & Spice Mills, and acts as sole agents in Colorado for E. Schneider & Company, the Batavia Preserving Company, the Cutting Fruit Packing Company, the Colton Packing Company, Straiton & Storm, the Museatine Oatmeal Company, the Marshall Canning Company, and the Owl and Genesee brands of canned goods. The trade throughout the Silver State knows well the character, reputation and business methods of the establishment; they are in keeping with its rank among the foremost of Denver mercantile concerns. It is liberal in its treatment of patrons and extends to them all the accommodation possible.

The Colorado Coffee & Spice Mills, located in the premises of the C. S. Morey Mercantile Company, were established by that concern, as an adjunct to their business, in 1887. They are in the rear of the premises occupied by that house, and cover an area of 40 by 200 feet, and a portion of the adjoining building. These premises are equipped with the finest of machinery for grinding coffee and spices, including two roasters of 500 pounds capacity per day each—Burns' Coffee Roasters, the best in use—and are run by a ten horse-power engine. These are the only coffee and spice mills of any note here. They are complete in every detail and can supply the trade of both city and State at an advantage over any other establishment in this part of the country.

J. H. CARLETON, fancy grocer and importer of foreign delicacies, and jobber of wines and liquors of all kinds and imported and domestic cigars, at 1516 Curtis street, is successor to H. Z. Salomon, who established the first and foremost grocery house in Denver in 1859 and had always maintained a leading position in the trade.

Having been here since 1879, and for some years manager for Birks Cornforth, one of Denver's oldest and most respected merchants, Mr. Carleton is well known in Denver. He was one

of the founders of the Schiff-Carleton Grocery Co. By application to business he has secured the confidence of many patrons and has now the best family trade in the city. He sells and distributes over \$200,000 of goods a year in Denver and throughout the State.

HUMPHREY & BRINKER, grocers, at Sixteenth and Stout streets, are the largest retail dealers in that line here, and have the bulk of the fashionable trade of the city and vicinity. Their place is 40x100 feet, and is well lighted and handsomely fitted up. They employ fourteen persons and five delivery wagons; they make a specialty of the finest goods, and are in regular receipt from the districts where they are produced and from original markets, of maple sugar, syrups, teas and coffees. Catering as they do to "the 400" of Denver, they endeavor to get the finest and purest articles obtainable; they handle fine fruits in their season, and usually have them in stock before anyone else here. They are the agents of the San Jose Canning Company's goods, which have reputation everywhere as the best packed in all California, and are selling agents for numerous other fine establishments.

The business of this house was established in 1879 by Ezra Humphrey; between that time and 1888, he had other partners, and since then Mr. G. W. Brinker has been associated with him. Mr. Humphrey has lived here for ten or twelve years; he is prominent both in business and social circles; is a director of the Economic Building and Loan Association, and has other interests besides. Mr. Brinker has lived here since 1866. Both of them give close attention to their business.

PLUMMER & HELLS, wholesale and retail grocers, and dealers in choice wines and liquors, at 1507 Blake street, and 1513 Fifteenth street, have been established about a year. They carry a \$30,000 stock, and do a quarter of a million business annually. They have a number of specialties in the way of family supplies, such as "He No" teas, etc. Their wholesale department fronts on Blake street, and their retail place on Fifteenth street. In both departments they have a fine and fresh stock of all the staples of the trade, and they carry surplus lines in the basement underneath.

Both the partners have had a long experience in the business in this city, something like fifteen years, and both give their undivided attention to the affairs of the house.

F. L. RONLFSING, wholesale and retail dealer in staple and fancy groceries, wines, liquors and

cigars, at 1508 Curtis street, has been in the business here since 1861, was in it in fact before he came here, and has had a life-long experience of it. He handles many delicacies and is a direct importer of fine groceries and liquors. His traveling men cover his State and Wyoming trade, and his total business is very large, probably \$75,000 a year. He carries a sufficient stock to guard against any ordinary contingency, and can fill country orders as promptly as any house in Denver.

Mr. Rohlfing is attached to Denver and warmly interested in her welfare. He is the owner of Rohlfing's Addition and other property here, is a stockholder in the People's National Bank, and the Denver Tramway Co., and has interests in Colorado City, Salt Lake City, Utah, and Santa Fe, N. M.

H. E. & S. E. ARTER's "Buckeye Grocery," 4053 Market street, was established in 1882. The Messrs. Arter were in the shoe business in Ohio and in the shipment of stock, grain and other produce and the grocery trade in Iowa, before they came here. Mr. S. E. Arter was both postmaster and justice of the peace at North English, Iowa, from 1858 to 1864. He was also a member of the School Board there.

The Arter's are brothers. They do a brisk business with the people of the suburbs and with residents of the environs of the city, in staple groceries of all sorts, fine teas, coffees and spices, and they make a specialty of ranch produce. They also buy and sell and rent real estate. Mr. H. E. Arter is the secretary of the Retail Grocers and Butchers' Protective Association of Denver.

SAM. BARETS & Co., wholesale and retail dealers in whiskies, wines, liquors, and cigars, at 901 to 907 Sixteenth street, make a specialty of a number of importations, for which they have sole agencies in this State. Among these are the following: Otard Dupuy & Co., cognac; Van Dulkan, Weiland & Co.'s Eagle gin; Read Bros., London "Dog's Head," bottling of Bass's ale and Guinness' stout, and Hungarian wines. They are in direct receipt, also, from first hands abroad, of the following: Lithauer Bitters, Pepsin Bitters, Caraccas Bitters, and "Amer Picon," and are sole agents for the finest of all cigars—"La Flor de Charles Heidsieck." These are carried in lines aggregating \$50,000 in value, with which they do a business of \$300,000 per year. They have two men on the road in the State of Colorado, and others in the Territories adjoining. They occupy three stores, with their basements, and have a warehouse at Blake and

Fifteenth streets, in which they carry their surplus stock. Their sample and private rooms, and cellars, are considered the best in town.

They have imported as much as 1,560 cases of Heidsieck champagnes in thirteen months—a quantity that beats the record here. They were, last year, appointed sole agents, at Denver, Colorado, for the sale of the wines controlled by the Hungarian Government, and bottled at Buda Pesth, under the direct supervision of the officials of that country. It may not be generally known, but is, nevertheless, a fact, that the Government of Hungary, established in 1882, royal wine cellars, which they placed under the direct control of the Hungarian Minister of Agriculture, for the purpose of supplying the world's markets with the very best wines produced in Hungary, free from any adulteration. All shipments from these wine cellars bear the original protective label of the Royal Hungarian Ministry, and Messrs. Sam. Barets & Co. are the only authorized agents for the sale of them in the Western country.

The principals in this firm are Sam. Barets and M. Weiner. Mr. Barets established the business in 1880, with another partner, whom Mr. Weiner succeeded in 1885. Mr. Barets started on Larimer street, and has built up, what is considered to be, a leading establishment. Mr. Weiner is a native of Buda Pesth, but has lived in this country about thirty years—in Denver for fifteen. They are both heavily interested in real estate, and, as a firm, are the owners of one of the best coal mines in Colorado.

FRITZ THIES, importer and jobber of liquors, and manufacturer of cigars, 1524 and 1526 Blake street, has been established since 1878; he has a man on the road in Colorado and New Mexico, carries a \$65,000 stock, and is selling about \$250,000 worth a year. Among the specialties of his liquor trade are such fine goods as "Old Nectar Hand Made Sour Mash," "W. H. McBrayer," "J. H. Cutter Hand Made Sour Mash," "Old Brunswick," "Peach Valley," "Willow Brook," "Three Stars," "Westminster," "Oscar Pepper," "Tea Kettle," "Golden Crown," "Clifton," "A. Mayfield" and "S. O'Brien" bourbons, and "J. H. Cutter's," "Guckenheimer," "Maysville Club," "Atherton" and "Sunnyside" ryes. In cigars he handles the following in all sizes and of all grades: "Gold Ribbon," "Alfalfa," "Blue Ribbon," "Silver Ribbon," "F. T. Trash," "La Planta," "Spanish Hand Made," "Phenomena," "Rose of the Rockies," "F. T. Cubas," "Incense," "Reputation," "Enticing," and "Our Mashers." All these brands sell

readily, wherever they have been introduced, and are popular with consumers. Mr. Thies has a place 25 by 125, and three stories, and as has been said, is well stocked up all the time. He can accommodate the trade as promptly as any man here in his line.

WEINBERGER & ALEXANDER, distillers' agents and wholesale dealers in wines, liquors and cigars, 1325 to 1329 Sixteenth street, have now been three years established, that is Mr. Weinberger has, and Mr. Alexander, who has traveled Colorado for fifteen years, has been a partner in the house for some months. They carry a \$20,000 stock of the finest brands in the market, and have their salesmen traversing all the routes leading out of here selling such goods as "W. H. McBrayer," "Bond and Lillard," "Atherton," "Nelson," "Mattingley," "Guckenheimer," "M. V. Monarch" and "Aster" whiskies, together with imported and California wines and brandies. In cigars they handle a number of extra fine brands like the "Queen Anne," "Mascotte," "Elegantes," etc., that sell for five and ten cents, retail. The partners have had long experience in the business here and are especially well acquainted with the producers of the lines they handle, in other words know how and when to buy.

MARKT & REISS, wholesale dealers in wines, liquors and cigars, at 2151 Larimer street, are but recently established in partnership, but they have been in the line they follow, both of them, in other connections for many years. Mr. Markt in Texas and Mexico, and Mr. Reiss in Louisiana. They have an excellent and well assorted stock, and are fast building up a good country trade.

Their leading brands of whiskies are "Carlisle," "Miles," "Oakland" and "Rock Cave;" of wines they handle both imported and California products, and of cigars they carry a sufficient variety to fill any order sent them at the ruling prices for the best goods.

JACOB SAVAGEAU, merchandise broker and manufacturers' agent, at 1521 and 1523 Nineteenth street, has followed that line here for the last ten years on his own account, and, in company with his brother, R. A. Savageau, now his partner, for the last two and a half years. They do a brokerage and commission business in meats, coffee, sugar, molasses, syrups, spices, tobacco, etc., and are the agents for Arbuckle Bros'. coffee, for James S. Kirk & Co.'s soap, for the Armour Packing Company of Kansas City, for the American Sugar Refining Company of San Francisco, for Marburg Bros. of Baltimore,

manufacturers of the "Seal of North Carolina" tobacco, and for other leading houses. They occupy a place having considerable storage room and their aggregate transactions will reach two or three millions a year. The brothers are Canadians, but have lived in this country almost from boyhood. Mr. Jacob Savageau came here from St. Louis nearly fifteen years ago; he attends to the outside affairs of the house, and Mr. R. A. Savageau to the office and other inside business. They are unquestionably the leading house of their line here.

J. D. BEST & Co., commission merchants and wholesale produce dealers, at 1523 and 1525 Market street, are the owners, or at least Mr. Best is, for the "Co." of the firm name is nominal merely, of the celebrated Jersey Creamery brand of butter, and of the grain and flour warehouse at 1620 Nineteenth street, near the Union railroad depot. Mr. Best has cold storage on Market street for perishable truck and fruits, and can store a large amount of hay, grain and oats in the Nineteenth street place.

He is the proprietor also of a flouring mill at Canfield, in this State, which produces a carload daily of those popular brands, the "A No. 1," "Home Comfort," and "Favorite," together with chopped feed and meal. He does a big business besides in butter, eggs, provisions and green truck: in fact does more of a miscellaneous business than any produce house here. He ships to and receives from all parts of Denver's trade territory, to every State and Territory of the Great West and Rocky Mountains, from Kansas to California and from Nebraska to the Mexican border. Besides the possessions mentioned Mr. Best is interested largely in cattle in New Mexico, has several store buildings in different parts of the State, and is the owner of city lands and mining property. He has lived in Colorado for seventeen years and is one of the solid men of this Silver State.

T. T. CORNFORTH, wholesale dealer in fish, oysters, celery, and game, at 1523 Eighteenth street, has been established for five years. He is in daily receipt of fresh fish from Michigan and Minnesota Lakes, oysters from New York and Baltimore, and game from Wyoming and Utah. He occupies a place of three floors, in which he has a large packing department upstairs, and refrigerators in the cellar, so that he can always supply the trade of Denver and its vicinity with fresh stock no matter what the season. He fills mail orders, and for his trade in Wyoming, Utah, Idaho, Montana, Nebraska, Kansas, and New Mexico, has two men on the

road. He is a native of this city, and owns a fish hatchery at Provo, Utah; also a fishery at Marquette, Michigan, from which he receives much of his supplies.

THE J. M. CLARK COMMISSION CO., 1421 to 1427 Fifteenth street, was incorporated April 4th last to succeed J. M. Clark & Co., commission merchants, then four years established. This company has \$25,000 capital, and the following principals: J. W. Goss, president; Levi Booth, vice-president; J. M. Clark, secretary, treasurer, and general manager, J. W. Ewing and C. D. Neff. President Goss is a leading farmer of the Silver State, resident at Hygiene. Mr. Ewing lives at Greeley. Mr. Clark has lived here and been a business man of Denver for eighteen years.

The company will conduct the same sort of business as the firm formerly did, viz., dealing in fruit, ranch produce, eggs, cheese; etc., and will make specialties of Colorado products, among which are the following: Longmont creamery butter, Greeley creamery butter, Fort Lupton creamery butter, Loveland creamery and Windsor bee supplies, and Colorado honey. It has cellar storage room for twenty-eight carloads of stuff, three refrigerators and a special cheese room.

This company has a higher aim than mere trade. It is proposed to maintain at Denver, which is an acknowledged distributing centre, a commission house that will give the producer a larger share in the profits of his products than he gets under the prevailing system; this to be effected by an endeavor to keep open the channels of trade for Colorado products, and to steady the market so as to secure the highest obtainable price for his products, and the lowest for his supplies. Of course, the ability of the house to accomplish its purpose, will depend largely on the support the producers give it.

Any farmer can have an interest in the company. The shares are \$25 each. The house is controlled by a board of directors elected by the stockholders and managed by a general manager, chosen by the directors. Profits are divided among the stockholders. The president and secretary will furnish any further information desired.

H. A. WOODWORTH & Co., wholesale commission merchants and general produce dealers, at 1405 and 1407 Fifteenth street, succeeded Woodworth, Williams & Co. about six months ago. The house had been established previously five or six years, and had been doing a remarkable good trade throughout the lower part of

this State, in Wyoming, Kansas and Nebraska; it occupies three floors as a warehouse, and makes a specialty of the trade in eggs, fruit, poultry and canned goods. Its senior partner, Mr. H. A. Woodworth, is a native of Wisconsin, but has resided here since 1870. He is a member of the Commission Merchant's Exchange. His partner, Mr. J. N. Filmore, is a Virginian, but has lived in this State for over twenty-five years. They both have large real estate interests, chiefly in the city.

WISE & DRESSER, commission merchants, of 1545 and 1547 Market street, carry a full line of Johnston Stoke's, Philadelphia seeds, and Peter Henderson's, of New York, are agents for the Sunflower Creamery and Aeme Dairy butter, and are in regular receipt of consignments of Colorado produce, especially eggs, poultry and butter. They have men on the road soliciting and selling for them, through Kansas, Nebraska, Colorado and New Mexico, and, although only a few months in business, are already well established.

Mr. Wise has been in various lines here during the last seven years, but chiefly in groceries. He came here from California. Mr. Dresser has been in the flouring mill business and is the owner of cattle, lands and mines in this State and in New Mexico.

CAMPBELL & FOX, wholesale and retail dealers in coal and wood, hay, grain, flour and feed, at 2333 Fifteenth street, have been nearly six years established and have a very large patronage. They handle Eastern as well as Colorado feed, Rock Island coal, mined in this State, and have business enough to run five delivery wagons for their city trade alone. The partners of this firm, Messrs. J. C. Campbell and E. L. Fox, are both of them experienced business men and old residents.

THE COLORADO PACKING COMPANY, 1611 Market street, was organized under another name two years or so ago, but soon afterwards was given its present title. It is engaged largely in the business of slaughtering, packing and canning beef, pork and mutton, and has slaughter-houses at the Union Stock Yards, employing forty men. Smoke houses and other facilities for the business have also been established, so that something like 100 cattle and 200 hogs can be killed daily. The company's down town establishment is used as a wholesale depot, and they carry there fresh and cured meats, and their own brand of products, which, known as the "C. P. Co's." brand, has rapidly popularized itself in the city and its trade territory.

The principals in this company are Henry Gebhard, president; Alfred Butters, vice-president; F. P. Ernest, treasurer; Wm. Prackwinkel, secretary, and L. Cohen and J. G. Benkelman, who, with the officers, constitute the directory of the company. Mr. Gebhard is a German by birth, but has lived here since 1869, and has been a butcher and stock man ever since. Mr. Butters is a capitalist, Mr. Ernest, a prominent cattle man, and Mr. Prackwinkel is the office man of the concern.



PERRY & CO.'S COMMISSION HOUSE.

PERRY & Co., wholesale fruit and produce dealers and commission merchants, at 1536 and 1538 Market street, is the name under which Mr. Daniel Perry has done business since 1881. He hails originally from New York, but has lived here for over twelve years. He is a director of the Produce Exchange, and of the Board of Trade (Chamber of Commerce) and is prominent as an officer of building and loan associations, the Fourth of July Committees, etc.

Mr. Perry is generally considered one of the leading, if not the leading merchant, of his line here. Last year his transactions aggregated

\$475,000, and his business is increasing rapidly. He has three men on the road selling for him, and has one agent resident at Colorado Springs. He employs altogether seventeen hands. He has his premises especially prepared for the fruit trade, maintains one floor for bananas and other tender tropical fruits, is a dealer in strawberries in ear lots during the season for them, and has several specialties that give him trade throughout Colorado, Wyoming, Utah, Nebraska, New Mexico, Texas and Kansas, particularly the mining districts of these States. Among these specialties are California green fruits, of which he is a jobber, Messina lemons and the Belle Springs butter, the choicest handled in this market. He is a receiver of produce and fruits, in fact from all parts of the United States.

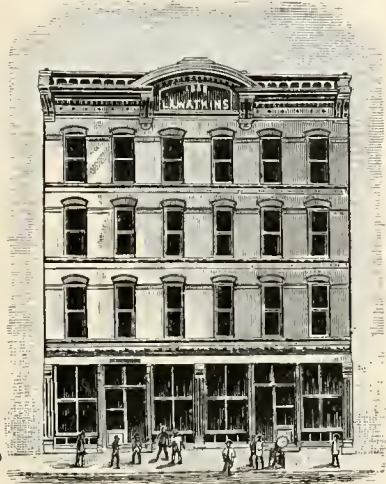
BURKHARDT & MILLS, 1529 Blake street, are engaged as wholesale dealers in pork, beef and mutton, and are slaughterers at the Union Stock Yards. The Blake street place is their wholesale depot; they occupy three floors there and have two cooling rooms—one 12 x 30 carrying 40 tons of ice, and the other 20 tons; they can store about 200 carcasses, and they do a business in Denver and its vicinity aggregating about \$50,000 a month. They also handle cured meats largely and ship them throughout Colorado, New Mexico, Wyoming, Nebraska and Kansas.

Mr. Burkhardt has been engaged in this line here for about twelve years. He is a large cattle breeder himself in Garfield county, and is the owner of 2,000 head of stock ranging there. He manages the business here, whilst Mr. Mills, who is one of the best judges of live stock in the city, is engaged for the most part in the selecting and buying of cattle for the firm.

BIERHAKE & SEARLE, wholesale and retail dealers in meats and manufacturers of sausages, at 1536 Blake street, are successors, since Jan. 1, 1889, to Geo. Hake, who had been in that line here for over twenty years. They have a steam equipment for it, and are the leading sausage manufacturers of the city. They ship the excellent product they make throughout all of Denver's trade territory. They have a mail order department and are doing an excellent business in the mining regions and territory adjacent to Denver.

L. A. WATKINS, dealer in leather, hides, fur, wool and tallow, butchers' and wool-growers' supplies, at Fifteenth and Wazee streets, established in 1873, owns the place he does business in, a building 50x125, and four stories with basement, which cost \$27,000, exclusive of the ground. He is now improving the property

next to it by building warehouses on it, and he is a man of substantial resources besides. He handles, amongst other merchandise and materials, wool-growers' tools and remedies, sheep



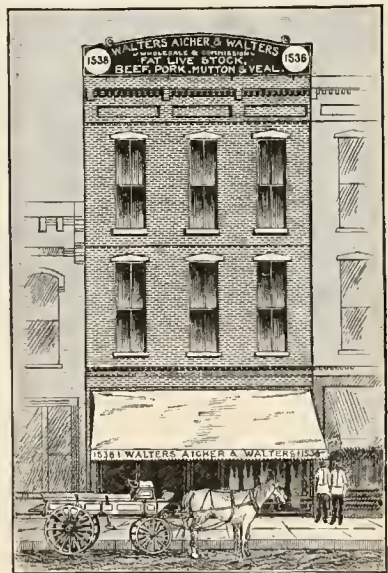
L. A. WATKINS' ESTABLISHMENT.

wash, etc., leather of all kinds for shoe-makers' and harness-makers' use, butchers' machinery and apparatus, and such building supplies as cement, plaster of Paris, hair, calomine, pitch and tar paper; also buffalo robes and overcoats and Japanese fur robes. He usually has on hand a stock valued at \$30,000, and does at least \$300,000 worth of business a year, throughout Colorado, Wyoming, Western Nebraska and Kansas, Utah, Montana and New Mexico. He is a large buyer of hides in all the country devoted to range purposes, and is engaged in shipping them East. He owns a tract of 3,000 acres twenty-two miles from the city. He began business first in St. Louis in 1857, and still has a place there, and came to Denver on account of asthma, which this climate has cured. A considerable part of his time is spent in the metropolis of Missouri, managing the affairs of his house, well known there under the firm name of L. A. Watkins & Leiber.

E. E. Snow & Co., dealers in wool, pelts, and raw furs, occupy the Denver wool warehouse at 1521 Twentieth street in this city. The principals in this firm, which was established in May, 1888, are E. E. Snow and John H. Winslow. They associated themselves for the purpose of conducting a wool commission business, and wool storage, and occupy for that purpose Hallack Bros.' warehouse, a three-story building 65x125 feet situated on the U. P. tracks. They

store goods also, other than wool, when desired, at the usual charges. Mr. Winslow lives in Chicago. Mr. Snow is a resident of this city and manages the affairs here. He makes frequent trips to the Eastern country in the interest of his business, but spends most of his time in the West, throughout all of which he is well known to wool growers and manufacturers, amongst whom he has an excellent reputation.

WALTERS, AICHERS & WALTERS, wholesale and commission dealers in fat live stock, fresh and cured meats, have a city office and salesroom at 1536 and 1538 Wazee street, and an office also at room 2, Exchange building, Union Stock Yards. This firm was established in 1871. From 1886 to 1888 business was conducted by them as the Walters Stock Yards Company. In 1888 they sold out their stock yards business and have since been engaged as wholesale dealers in fat stock and in cured meats. They bought the warehouse they occupy, a place 125 feet long. In it they have a refrigerator 12x50, of forty tons capacity, and a salesroom always open for inspection. They are wealthy men—all three of them—and are the owners of sheep ranches



WALTERS, AICHER & WALTERS' SALESROOMS.

in Utah, New Mexico and Kansas, on which they are feeding and ranging some 18,000 head.

Mr. John Walters, senior member of the firm, and its founder, is chiefly engaged in the

management of their sheep raising interests. Mr. F. X. Aicher devotes his attention to the direction of their cattle and meat trade—mainly the buying and selling—and Mr. Leonard Walters, a brother of John, is the office, credits and financial man of the firm. They are so well known in this city, and throughout all the country they trade in, that it seems hardly necessary to give a reference for them, but those who are not familiar with their methods and character can apply, for information upon that point, to the German National Bank of this city, elsewhere described in this work.

parts of the country, between here and Old Mexico, on the south, and California, on the west. Every Spring they hold large special sales, stock for which is contributed from all parts of the country. They do all of \$350,000 of business a year.

Their yards, at the foot of Fifteenth street, used as a horse market, chiefly, are centrally located, both for shippers and traders; and are particularly well arranged for the purpose of displaying stock to advantage. The engraving accompanying this matter, is an accurate representation of their yards and stables.



CITY STOCK YARDS COMPANY'S STABLES.

THE CITY STOCK YARDS COMMISSION CO., successors to Geo. L. Goulding & Co., have the largest establishment west of St. Louis, and the best facilities, of the kind, in the West. They have capital, ample for all the business that may be placed with them, and are responsible parties in every business relation. They have been making a specialty of fine stock—trotting and draft horses, dairy and fat cattle—and in this particular, that of quality, lead all their line here.

They have breeding bulls and heifers on hand always, and are making shipments to all

Mr. Geo. L. Goulding is president and manager of this company. He came here some years ago from Missouri, where he still has extensive interests, and has had a world of experience with stock of all kinds. They have a branch office at the Union Stock Yards, to facilitate their trade in cattle, sheep, and hogs.

HENRY LEE, wholesale and retail dealer in agricultural implements, field, garden, and flower seeds, in bulk; farm and spring wagons, etc., corner Sixteenth and Wazee streets, established himself here in that line in 1865. In

1886 he built the block now occupied by him at that location—a building 125 x 125 feet, ground plan, and four floors high. It is constructed of red brick, and overlooks the Union Depot; it cost \$60,000, and, owing to the general improvement in business affairs and property here, is worth, probably, twice that now. The street floor is used for the offices and general show and sales-rooms of the house. The second floor is a carriage repository, in which buggies of all kinds, and light carts and wagons are stored.

Eight different manufacturers are represented

sulky plows, Royal sulky hay rakes, and the Scott hay press; and the largest stock of farming tools in the State.

Taken altogether, this is the largest house of the kind, west of Chicago. Twenty-five persons are employed in its sales departments, and several more are engaged in traveling for it throughout Colorado, New Mexico, Wyoming, Utah and Montana. Mr. Lee came from Iowa, and started here, twenty-four years ago, on a small scale, as compared with the business he does to-day. He hauled his goods, himself, over the plains from the Missouri river, in an ox train,



HENRY LEE'S SEED AND IMPLEMENT WAREHOUSE.

by Mr. Lee, and the stock of these vehicles, which he carries here, is worth \$125,000. In this department, he has over 200 jobs displayed as samples, and out of it he sells, at least 5000 sets of harness a year. The seed department is on the first floor; ten hands are employed in this division alone, and business is done with farmers and planters all the way from Maine to California. Among other specialties, the following are handled: Cooper wagons, of which he has sold over 5,000; Mathews' garden drills and hoes, Superior grain drills, barbed wire, Colorado seeders, Canton clipper plows, Oliver

and commenced business in a small building alongside the place he is now in. He has been one of the most successful merchants of the city, and has acquired a considerable fortune by strict attention to business. Mr. James F. Wilbur, who has been connected with the house for a number of years, is general manager of the business.

The illustration on this page shows the exterior appearance of Mr. Lee's establishment, which as a whole will admit of comparison with any of the concerns of the same sort in the other large cities of the country.

THE McNAMARA DRY GOODS COMPANY, at Sixteenth and California streets, is successor to M. J. McNamara. This company was incorporated in October, 1886, with \$200,000 capital stock. Mr. McNamara has long been a notable dry goods dealer here, and resorted to organization for the purpose of enlarging and extending the very considerable business that he already had. During 1886 and 1887 he built for himself the extraordinary establishment shown in the illustration accompanying this matter, the largest establishment in point of capital employed, persons engaged, stock carried, and premises, in the city of Denver or State of Colorado.

block them up. The shelving and fourteen handsome plate glass mirrors at the end of the center sections, and all the appointments, in fact, of the main salesroom, are ornamental and very artistic. The office is raised above the main floor, and to the right of the stairway leading to it is a handsome reception and toilet room; this is designed as a waiting room for ladies in which they may meet their friends.

With all the extraordinary space there is not a foot of area on the first floor that is not crowded to overflow with desirable merchandise. The second floor is occupied as a suit and cloak room, and has dress-making parlors and



THE McNAMARA DRY GOODS COMPANY'S PLACE.

The McNamara Company's building fronts 125 feet on Sixteenth street and 150 on California; it has a fine entrance on each street, and the remainder of the frontage is entirely taken up by show-windows, the embellishment of which is one of the most attractive features of the place. There are 275 feet lineal measure of plate glass in the show-windows and doors, which, with the large skylight in the center of the store and the windows on the alley in the rear, makes the light so perfect, that purchasers can see the stock without obstruction; the aisles are wide and no tables are permitted to

work rooms. The suit room, 65 x 80, is certainly the largest in the West; off from it are four large fitting rooms; the dress-making parlors—two in number—have two fitting rooms, each opening from them and connected with the working room. The basement is almost as light as the first floor, and is fitted up as a wholesale department. Silks, dress goods, trimmings, ribbons, hosiery, gents' furnishings, house furnishings, laces, gloves,—in fact everything coming under the head of dry goods handled by the largest houses in the country are carried in departments, and sold by a well disciplined corps of

200 employes, 125 of whom are attached to the manufacturing department. The stock carried is valued, usually, at \$300,000; the house imports direct, much of it, and makes a specialty of very fine goods. It has the finest and best class of trade in town.

Mr. McNamara had several partners—all of them distinguished in business here—from the time he first began on his own account in 1876. He and the other members in the house organized the company. They have invested in the building alone—not counting the ground upon which it is located—nearly \$100,000. The management of affairs is now in the capable hands of President M. J. McNamara; Vice-President C. D. Wood, and Secretary and Treasurer J. W. Bostwick. Mr. McNamara came here eighteen years ago; he had been in the dry goods trade in St. Louis and Philadelphia before that, and was well qualified to found and develop a business which has been growing with its field—the city of Denver and the State of Colorado—for the last fifteen years. He is a director of several of the leading enterprises of the city; notably, the Denver Tramway Company and Denver Insurance Company, and is a prominent man. He gives his attention to the general affairs of the house, and does much of the buying for it in the large Eastern markets. Mr. Wood is also actively engaged in the management. He was formerly a member of the firm of Giddings & Wood, and has been six years connected with this house. He, too, does considerable of the buying. Mr. Bostwick is a capitalist of the city and is a silent partner.

Mr. W. R. Owen, the well known dry goods merchant, lately of Weber, Owen & Co., and formerly of Owen & Chittenden, dry goods dealers, of this State, has bought an interest in this company, and with his experience and abilities, is considered, by his new associates, a decided acquisition.

THE GOLDEN EAGLE, wholesale and retail dry goods and notions house, manufacturing and importing suits, cloaks, and jerseys also, is located at 1553 to 1559 Lawrence street. Mr. L. H. Guldman is its proprietor.

Some twelve years ago, the Golden Eagle dry goods house was established by the present owner on a very small scale. It then occupied a room only 25x40 feet. By his judicious and liberal advertising and untiring energy, the Golden Eagle won the confidence of the public, and the business kept steady pace with the marvelous growth of both the city and State, until the name of the Golden Eagle became a house-

hold word in every village and hamlet throughout Colorado, as one justly entitled to its claim of the "cheapest cloak and suit house in the West."

From time to time the increasing business necessitated the enlargement of the salesroom, and in January last this matter of extension was again imperative, so the old location was given up temporarily while the magnificent block, now occupied by the house, was in course of erection. This elegant structure, into which it has just recently moved, is one of the handsomest, the best lighted, and best arranged stores in the city. Its immense stock of over \$250,000 worth of dry goods, suits and wraps,



GOLDEN EAGLE DRY GOODS HOUSE.

covers over 30,000 square feet of salesroom, and requires over 100 sales people and clerks. Mr. Guldman, aided by assistants in each department, personally supervises the entire store, not neglecting the smallest details, thus insuring perfect system and harmony throughout.

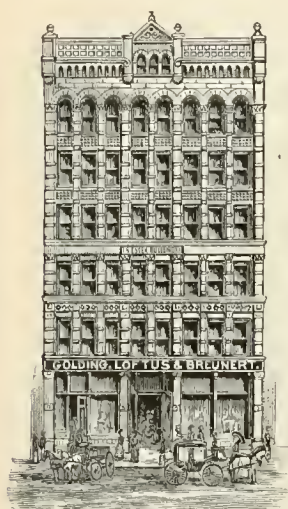
The Golden Eagle is directly connected with one of the largest suit and cloak manufactories in the country, by which means it is enabled to obtain goods at a much less price than competing houses have to pay, and consequently it guarantees customers a saving of from \$5 to \$20 on every garment. A special feature of the establishment is the manufacture of suits and wraps. The shop rooms, occupying a space of

50x125 feet, employ over 100 dress and cloak makers, who, under the skillful management of an able and thoroughly experienced *modiste*, are kept constantly busy. The prices charged are about one-third the usual price, and satisfaction and fit are warranted.

A thoroughly reliable and efficient mail order system has been established for the special convenience of out of town people, who can thus do their shopping by mail, at the Golden Eagle, with the same surety as if they were trading in person at the counter. Orders are filled and satisfaction given or money refunded. Thus the liberal methods and fair dealing of this house is constantly winning it new friends. The

Golden Eagle has attained position as one of the largest and most popular and successful houses in the State.

GOLDING & LOFTUS, dealers in carpets, curtains, shades and oilcloths, at 1617 to 1623 Lawrence street, do a very large business indeed. They have, besides a big local patronage, customers in Idaho, Wyoming, New Mexico and Texas, and are pro-



GOLDING & LOFTUS.

gressing rapidly in the matter of new trade. They carry a \$50,000 stock and one of great variety, and have all the latest styles and designs displayed in their show rooms. On this page is a picture of their place of business.

Mr. Loftus has been engaged in business here five years and Mr. Golding seven. They have been in partnership about three years, and are accounted a leading house in their line.

J. JAY JOSLIN, wholesale and retail dealer in drygoods, carpets, millinery, etc., Sixteenth and Curtis streets, is ranked among the largest of the houses in that line here. He occupies a place 75 feet front on Sixteenth street, and 100 on Curtis, which is four stories high, and has a basement besides, and carries, on the lower floor, a stock of hosiery, gloves, laces, silks, dress goods, trimmings, notions, ribbons, gents' furnishings, etc.; on the second floor has millinery,

fancy goods, cloths and ladies' underwear; on the third floor, suits, wraps, and a dressmaking



J. JAY JOSLIN'S DRY GOODS HOUSE.

department: on the fourth floor, carpets and draperies. These lines are valued in the aggregate at \$350,000, and they employ altogether some 200 hands. The house is an importer of dress goods, embroideries, laces and sashes, carries carpets of every grade and style made, employs expert *modistes*, and makes a specialty of damasks and linens.

Mr. Joslin is a native of Vermont, who has spent nearly all his life in this business. He has acquired a fortune by the successful prosecution of it in Denver, and has other investments besides. A son, F. A. Joslin, who has been connected with the management of the house for fifteen years, has an interest with him. He, too, is fully conversant with all the details of the trade.

THE COLORADO PAPER WAREHOUSE and Denver Roll Paper Company, 1541 and 1543 Market street, was established eight years ago by Mr. Chas. N. Knowles, its proprietor. He is the agent here for the Crane ledger and record



COLORADO PAPER CO.—CHAS. N. KNOWLES, PROP'R.

papers, the American Roll Paper Company, and the Hopking roller and cutter, and is a whole-

sale dealer in writing, flat, and roll wrapping papers, twine and printers' stock of every description, carrying a stock of twenty-five or thirty thousand dollars worth, and having his men on the road in this and other States adjacent, selling from it.

Mr. Knowles is a Virginian by birth, and has been in the paper trade since he was eighteen years old. His experience comprises a knowledge of paper manufacture as well as its sale, gained while in the employ of the Crane Brothers, of Westfield, Mass.

THE COLORADO NEWS COMPANY, E. A. Shepler, manager, is one of the numerous branches, which the American News Company, of New York City, has established in all the principal cities of this country. This branch was opened eight or nine years ago, by Mr. Shepler, and is engaged exclusively in the wholesale trade in books, stationery, newspapers and periodicals, which it is selling throughout Colorado, New Mexico, Wyoming, Arizona, Utah, Montana, Idaho, Nebraska, Washington Territory and Oregon. Two men are maintained on the road by it, and the only complete stock of periodical literature to be found between Kansas City and San Francisco, is carried here. A catalogue of goods, issued by the company, is mailed to those engaged in the business, upon application.

The parent house, the American News Company, has been established for thirty-five years, and has larger and better facilities for the business than any concern of the kind in this country.

VAN CULIN & CLARK, stationers, in the St. James Hotel Block, 1538 Curtis street, established themselves in 1888, and have made very rapid strides toward the front rank in their line of business since then. These young men are already well known and have gained a wide experience of their business as purveyors of their line, both to the mercantile and social community. They take pride in introducing the novelties of their trade to the public, and are extraordinarily enterprising in all matters pertaining to their business. They have secured the sole agency for the most popular of all steel pens—the "Glucinum," and have introduced very largely here the only perfect inkstand.

Mr. Van Culin is a native of Philadelphia, where, having held a prominent position in the well-known house of Strawbridge & Clothier, and also with the Keystone National Bank, he is both well and favorably known. Mr. Clark is also an Eastern man, born in Newark, New Jersey. His "first and only love" is the book and stationery business. He spent seven years in the business in Newark as buyer for the house



COLORADO NEWS COMPANY.

with which he was connected. Realizing the opportunities the West affords for young men, he emigrated six years ago, and has since then been connected with leading firms in Kansas City, Missouri, and Leavenworth, Kansas.

Both gentlemen were formerly with the widely-known firm of Chain, Hardy & Co., of this city.

Strangers can always procure information by calling on this firm. A directory and map of Denver are always at the service of visitors.

SKINNER BROS. & WRIGHT, leading clothiers and furnishers of Denver, own and occupy one of the most substantial blocks in the city. It fronts 65 feet on Sixteenth street, and 100 on Lawrence; is four stories high with basement, and cost, over three years ago, \$65,000. As is the case with all other property here, it has nearly doubled in value since then. They have a branch house also in Leadville, carrying there, as here, lines of clothing for men, boys and children; furnishing goods, hats, caps, etc.; in fact, everything nearly that is worn in the way of apparel. They carry an extraordinarily large stock and make a specialty of fine goods. They employ thirty salesmen and twenty-five hands in their merchant tailoring department, which is one of the features of their business. It is upstairs, over the main salesroom, and is patronized by the best people of the city, for boys and children's as well as men's wear.

On the first floor of this establishment they carry a general stock of boots and shoes, hats and caps, men's clothing and furnishing goods (divided for convenience into departments), and have their offices. Upstairs they carry surplus lines of these. They have three or four traveling men out, moving over all the transportation routes that center here, and that run through Colorado, New Mexico and Wyoming, and do a very considerable wholesale business the year round.

This house was established first in 1876, by George W. Skinner, who retired in January last. In 1880, the firm of Skinner Bros. & Wright, consisting of George W. Skinner, Daniel T. Skinner and Robert R. Wright, Jr., was organized. Mr. Wright has lived here for seventeen years or so, is largely interested in real estate and is actively engaged in the important concerns of the house. He was in the business of sheep raising for many years in this State and the Territories, and was for ten years the Secretary of the Wool-Growers' Association. Mr. Daniel T. Skinner, his partner, also has stock and real estate interests, but he gives almost all his time to the management of the affairs of the house.

GARSON, KERNGOOD & COMPANY, wholesale and retail dealers in clothing, gents' furnishings and hats, on Sixteenth street, running through to Curtis and forming an L, occupy four store rooms opposite the Opera House Block, and corner Fifteenth and Market streets, carry a stock worth probably \$100,000, and do a business of a quarter of a million dollars a year. They employ about forty hands in their whole-

sale and retail department, Sixteenth street establishment, and about fifteen others in their Market street place, in which they began many years ago, and out of which has grown the extraordinary business they do here now. They have trade throughout all the territory dependent upon Denver, and are considered everywhere a leading firm in their line. Their connections with the Eastern country, and their relations with other houses, in which they are interested in whole or in part, give them very great advantages over their competitors here, and insure them the position they hold now with respect to the rest of the trade.

They have been established here since January, 1873. There are five partners in the house; L. Garson, and M. L. Garson, E. Kerngood, M. August and A. L. Garson. Two of the firm live in Rochester, N. Y., and manage there a factory in which is produced nearly all the goods sold here by the house. This factory employs 1,200 hands, and supplies also, branch houses maintained by the firm in Ohio, Michigan, New York and New Jersey. Messrs. Kerngood and August, are the resident partners and the managers of the business here. Mr. Kerngood has been thirty-five years in the clothing trade altogether, sixteen years in this city, and a member of this firm for the past twenty-five years. Mr. August has had a long experience also. Mr. A. L. Garson, one of the junior members, manages the office affairs here.

THE AMERICAN TAILORS, importers of fine woollens and artistic designers of custom made clothing, have houses in New York, Chicago, Cincinnati, Detroit, Indianapolis, and other leading cities of the country, as well as here. Each, however, is run as to its business affairs, independently of the others, under the superintendency of E. Hart. The manager of the house here is Mr. M. H. Vehon. The business here furnishes thirty-five hands with employment, that number including expert cutters, tailors, and salesmen.

The American Tailors have taken the lead wherever they have established themselves. Here, as elsewhere, they are the arbiters of fashion in apparel, and conspicuous from the work they do for people belonging in every part of the State. Their place is in the Good Block, Sixteenth and Larimer streets.

S. PELTON & BRO., importers and jobbers of gents' furnishing goods, hosiery, buck gloves, notions, jewelry, etc., at 1751 Larimer street, do a very large trade throughout all these Western States, and have two men on the road selling

for them. They have been nine years established here, and have grown with their surroundings all the while. They buy direct from the mills-agents in New York, and carry the fullest and completest lines of these goods of any house in Denver.

Both the brothers give attention to the business—Elias, the younger, to the sales and affairs generally, and Samuel to the credits and finances of the house. They are the agents for the Houlgman Rubber Co. of New York City.

F. M. DE MANGE & COMPANY, men's furnishers and shirt manufacturers, of 1654 Larimer street, are successors to C. L. De Mange & Co., established 1879. They have the very best class of patrons in the city and Colorado, together with others in all the adjacent States, handle nothing but the best and the most reliable manufactures in furnishings, have a mail order department by which country patrons are supplied as cheaply as the city trade, and have a man on the road traveling in their interest. They carry a sufficient variety to please the most fastidious taste, and make a specialty of all the novelties of the trade as fast as they appear in the larger cities of the East.

CHICAGO LUMBER Co., one of the leading concerns of the kind in this country, affords, by its establishment here, all its enormous facilities for supplying building material, and without the intervention of middlemen; for this company owns its mills and timber lands in all the great lumber producing sections of the country. It has enormous capital and is conducted on a scale that insures a great saving of expense; its customers share in this saving.

It has a depot, sheds, yards, and mills at Fifteenth and Bassett streets. The sheds, three in number, are built upon a new principle which provides the best of ventilation. They are for the storage of valuable hard and soft woods. Two warehouses at this same place are for sash, doors, blinds, glass, cement, hardware, etc. The mills are run on odd sizes of doors, windows, mouldings, rail and stair work, and interior finish. They are equipped with machinery of the latest pattern and device, and are turning out the finest work made in this city. Some of their labor saving appointments are entirely new here. Railroad tracks run throughout the premises and save much of the handling that would otherwise be necessary. More than twenty teams are required to do the hauling for this concern. Five traveling salesmen are maintained on the road in Colorado, New Mexico, Utah, Texas, Kansas, and Neb-

raska, besides men in Oregon and other lumber regions, to supply the raw material.

The firm is F. C. Fischer, resident partner, and Mosier T. Greene, the latter residing in Chicago. They have had vast experience in their business in all parts of the country, and are determined to continue this as the foremost establishment of the sort here. They have large resources and the relations established by which they obtain materials at an undoubted advantage over anybody here.

McPHEE & McGINNITY, wholesale lumber dealers, and manufacturers of doors, sash, blinds, and mouldings, at Eighteenth and Wazee streets, opposite the Union Depot, have been in partnership since 1879; but Mr. McPhee, having established the business eight years before that, is entitled to distinction as the senior partner. They have a factory on Eighteenth street, equipped with the very latest improvements that have been devised in the way of machinery, dry kilns, etc., four stories high, and 75 x 125 feet, in which there are 225 hands employed, and they carry, in a yard of nine acres, at Twenty-fourth and Blake streets, something like 8,000,000 feet of lumber and timber for their wholesale trade. Besides these two places, they occupy several other places as warehouses in which to store their surplus stock.

They are jobbers, also, of glass, white lead, and oil, and carry a very large stock of these in one of the buildings mentioned. They get their share of the patronage of the local building trade, and ship great quantities, also, of lumber and of the materials they handle, to dealers and others in the country. They have saw mills in Chama, New Mexico, and get their lumber largely from Texas and Washington Territory. They began in a small way, and have built up an extraordinarily large trade by energy, enterprise, and intelligent business management.

Mr. McPhee is a native of Prince Edward's Island, Canada; he has lived here over twenty years, and accumulated very valuable property. He is interested, largely, in the cattle business, and has a tract of land in the Platte Valley. He directs the mechanical and manufacturing affairs of the concern—Mr. McGinnity, the office and financial details.

THE R. W. ENGLISH LUMBER COMPANY, which has general offices in the Pioneer Building, Fifteenth and Larimer streets, has yards at Pueblo, Cañon City, Salida, Falcon, Las Animas, La Junta, Rocky Ford, Kenwood Park and Elizabeth, and is considered one of the largest

lumber dealing concerns in the State. R. W. English, its president, has been in the lumber trade here and elsewhere in this country for the last twenty-five years. He was a member of the firm of English, Watkins & Fuller, of Chicago, prior to 1888, and in that year came here especially to establish the business of which he is now the head. He organized the company, and with men of ability for assistants, has given it great prestige and developed a vast trade.

The transactions of the company in twenty different towns of Colorado, and in many of the

J. M. Moore's Sons, dealers in hardware and wood stock, blacksmiths', wagonmakers', miners' and ranchmen's tools and supplies, at 1539 Fifteenth street, corner of Wazee, occupy a spacious warehouse there, of three floors, well stocked, and also a warehouse at Thirteenth and Wazee, on the railroad track. In their specialties, heavy hardware and wagon stock, they do a very large business, in all probability the largest in the State, and their sales books show business in all the States and Territories surrounding this.



J. M. MOORE'S SONS' ORIGINAL AND PRESENT ESTABLISHMENTS.

principal mining camps, aggregate a vast figure. It is handling fully 10,000,000 feet of lumber a year, 7,000,000 shingles and 5,000,000 lath, and is a buyer of lumber and timber from Louisiana, Texas, Colorado, Iowa, Wisconsin, Michigan, California, Oregon and Washington Territory mills. More or less hardwood lumber is also handled by it, as occasion demands.

This company has \$100,000 capital. H. J. English is its secretary, J. S. Fillmore, treasurer; W. J. Eareckson, manager at Pueblo. Mr. R. W. English is largely interested, also, in Pueblo real estate.

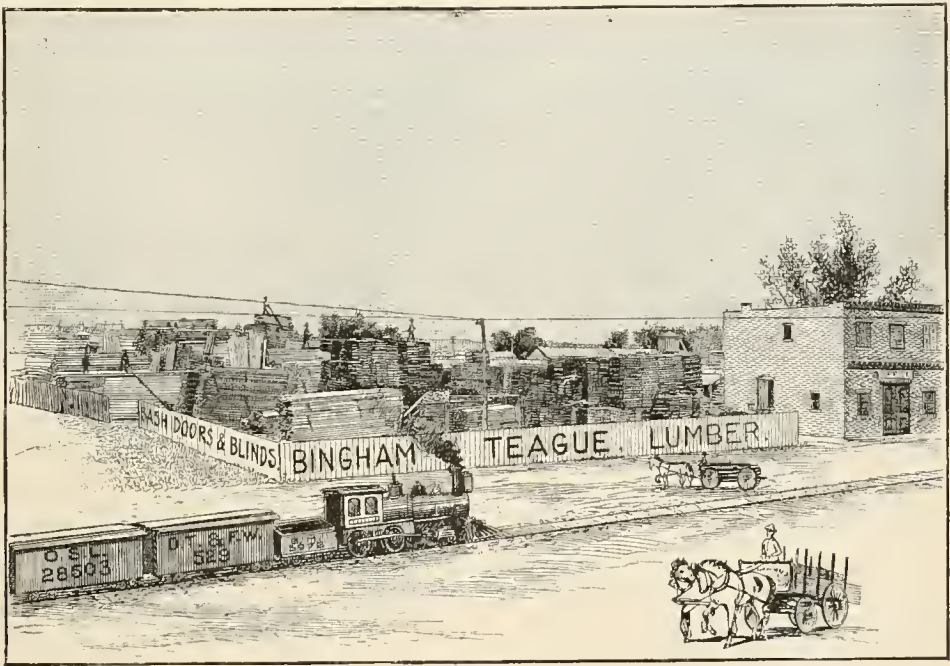
Mr. J. M. Moore, who founded the business of the house, died five years ago. He was then succeeded by his sons Lucius L., and J. A. Moore, who had been engaged with him in his lifetime. Under their management the business has increased very much over what it was in his day. The brothers are natives of New York State, but they have lived here and been in business at Denver some twenty years.

BINGHAM & TEAGUE, lumber dealers, occupy the block bounded by Larimer, Fifth, Market and Fourth streets, with an immense stock of lumber of all kinds, and with warehouses

containing sash, doors, blinds, paper, felt and other building material, filling, altogether, every available inch of this large tract. An inspection of this yard discloses not only what is produced in Colorado and New Mexico, but also the numerous varieties of lumber made in these United States. On the broad and narrow-gauge tracks of Bingham & Teague, cars loaded with lumber and other material from all points, may be observed.

There are narrow-gauge cars with white spruce and white pine, red spruce and yellow pine, from the mountains in Colorado and New Mexico, broad-gauge cars with red cedar shin-

ber at a minimum of cost, and buying direct from the mills, they are enabled to give their customers the benefit of the advantages thus secured; not being contractors themselves they do not antagonize the builders, but on the contrary have their good will, as their liberal patronage abundantly proves. No better evidence of the prosperity of Denver and Colorado can be found than in the number of tasty cottages and handsome residences that have been built in this city during the past two years, and it has been the good fortune of Bingham and Teague to have supplied the material for hundreds of such cosy homes as well as for



BINGHAM AND TEAGUE'S LUMBER YARDS.

gles, and lumber from Oregon and Washington Territory, yellow pine from Texas and Arkansas, hard woods from the East, poplar from Tennessee, cypress shingles and lumber from Louisiana, white pine finishing lumber of every description, windows and doors from Michigan, Minnesota, Wisconsin and Iowa. During the past two years they have received 1,937 cars. On one of their tracks was lately to be seen a train load—20 cars—of standard lath from a mill in Northern Wisconsin. Their trade in this branch of business alone is larger than that of any other yard west of the Missouri river.

Having unequalled facilities for handling lum-

ber at a minimum of cost, and buying direct from the mills, they are enabled to give their customers the benefit of the advantages thus secured.

Mr. Bingham, a Wisconsin man, has a thorough knowledge of the business. He had practical experience for many years in logging, milling, grading and inspecting lumber. Mr. Teague has been a resident of Denver nineteen years and for the past ten years continuously engaged in the lumber business, and has thus acquired a thorough knowledge of its details. Every day brings its quota of new orders acquired by the indefatigable exertions of both members of the firm, who not only make a specialty of fulfilling their business contracts to the strict

letter, but are always ready and willing to go their customers even one better than the agreement. This firm is negotiating for the purchase of a block on the line of Atchison, Topeka & Santa Fe R. R., to be used for their increasing business.

THE ST. JOHN & MARSH COMPANY, one of the largest dealers in lumber, sash, doors and building material of all kinds in the West, has one of its many branch establishments here, at Fifteenth and Bassett streets, and is doing an extraordinary business throughout all the trade territory of Denver. This company has headquarters in Chicago, and yards in Kansas at Hutchinson, Sterling, Great Bend, Peabody, Kingman, Stafford, Haven, Nickerson, Pierceville, Cimarron, Topeka, St. John, Coolidge, Pratt and Dighton; also at Colorado Springs, Colorado, and here, eighteen in all. It has a very large capital, about seventy-five hands employed at these various places, and is doing from this point a very nice business.

It is in receipt of oak, pine, ash and hickory from the timbered regions of the South and West, of white pine from Minnesota and Wisconsin, yellow pine from Arkansas and Texas, Oregon pine from the Pacific Slope, and shingles of all kinds. Ordinary lumber is bought by it in this State and New Mexico. No mills are owned by this company, and its sales, exclusively wholesale, are largely by contract.

It has freight arrangements with the Denver & Fort Worth, the Rock Island and the Rio Grande roads, and the most comprehensive facilities for shipping to all parts of the country.

Following are the officers and principals in this company: Geo. B. Marsh, president, Chicago; V. A. Watkins, vice-president and M. M. S. Marsh, secretary and treasurer, same place; H. C. Wood, general manager. Mr. Wood, as general manager, directs affairs here. He is a long experienced man in the trade, has spent in fact, all his life in it.

THE JOHN MOUT LUMBER COMPANY, of Twenty-sixth and Blake streets and Seventh and Colfax avenue, is a co-operative stock company, the only one of note in Colorado, and is a concern doing a vast business. Beginning in 1885 with a capital stock of \$25,000, that fund has accrued meanwhile to \$150,000, fully paid in; and whereas in 1885 the management paid in wages \$2,000 per month, in 1888 that account was over \$12,000. Seventy lots are occupied as business premises here by this establishment. One of the finest planing mills in Colorado is on this tract, and yet such has been

the growth of the business, that this is inadequate and an additional block of buildings has become indispensable.

The success of this enterprise proves that the co-operative plan is eminently practical; at all events this is the only establishment where capital and labor are in entire harmony as to the division of the fruits of their labor. Following are the officers of this company: John Mout, president; W. B. Palmer, vice-president; J. H. Mout, secretary; Wm. Morgan, superintendent of the building department.

LEWIS & WHEELER, wholesale and retail dealers in lumber, sash, blinds, doors and building material, at 1525 Eighteenth street, have been continuously engaged in that line here for the last seventeen years. They have yards occupying sixteen lots, or half the area of a block, and carry dressed lumber there—doors, sash and blinds, etc., to the value of a quarter of a million of dollars as a rule, or in running feet of lumber, 3,000,000 to 5,000,000 feet. They have interests in mills at South Platte, and obtain lumber from all the lumber districts of the country: pine from the Northeastern States of Wisconsin and Minnesota; red wood from San Francisco; fir and pine from Oregon; and other timbers from Texas, and have supplied a very large proportion of the lumber used here for building operations by the local contractors. Mr. Julius C. Lewis, of this firm, came here from Ohio nearly twenty years ago. He is interested in a number of building associations; is the owner of real estate here, and is a director of the State National Bank. Mr. Geo. N. Wheeler hails originally from Connecticut, but has claimed this city as his home for seventeen years. He has also some outside interests, but like Mr. Lewis, gives close attention to the affairs of the partnership.

FRASER & CHALMERS, manufacturers of milling and mining machinery, one of the largest, if not indeed, the largest concern in this country engaged in that branch of industry, have their works and general offices at Chicago. These works cover a vast area on the west side of that city, at Union and Fulton streets, and have an equipment and facilities equal to any undertaking in the building of mining machinery. They manufacture cable railway machinery, electric light plants and do other heavy work, but their specialty is machinery for the systematic milling, smelting and concentration of ores. This has been supplied throughout all the mining districts of the United States, particularly in the country hereabouts, and many examples of

the workmanship of this concern may be seen in operation in Colorado and the mining territory adjacent to it.

Nor is their reputation confined to this country. Agencies in New York, London, Chihuahua, the City of Mexico, Lima, Peru, Johannesburg, Transvaal, South Africa, and Tokio, Japan, are distributing plants, and taking orders for them, for every important mining district of the world. These plants comprise stamp mills, centrifugal quartz mills, amalgamators, concentrators, retorts, grinding mills, roasting furnaces, reverberatory, fusion, and matte furnaces, water jacket furnaces, ore samplers and all the apparatus necessary for any process of mining the precious metals or those associated with them, a list literally too numerous to mention, but illustrated in special catalogues issued by the firm, and explained by the company's representative here, Mr. W. H. Emanuel, Barclay building, 1316 Eighteenth street.

Mr. Emanuel has charge of the business of his firm in Colorado, New Mexico, Wyoming, Arizona and the Pacific States of Mexico. Drawings and samples are carried by him at his offices.

The mining and other like operations so extensively conducted in Colorado and the new States and territories contiguous to it, require means of transportation from works to shipping stations, cheaper and speedier than the round-about roads of the mountain country, and many tramway appliances are in use for this purpose. Best of these, unquestionably, for many purposes and situations, is the Bleichert patent system, a double line of wire cable carrying 2,000 pounds weight, as much as seven miles of distance, and with single spans of 1,500 feet and more. Streams and other obstructions are thus easily crossed, and in Europe, where the plan originated, many Bleichert lines are used as feeders to railroads. These Bleichert tramways are made by the Trenton iron works, of Trenton, N. J., in which ex-Mayor Hewitt, of New York, is a principal. Fraser & Chalmers are representatives of that concern here.

The Trenton works are manufacturers also of wire and wire rope, suspension bridges, transmitters of power, hauling and hoisting apparatus of every description, steel bridges, roofs, etc., and dealers in pig iron and iron ore.

The Rand Drill Co., of New York, which makes a specialty of what is known as striking, or reciprocating drills, is also represented here by Messrs. Fraser & Chalmers. The Rand drills are worked by steam or compressed air, and the

drill-steel is the extension of the piston-rod. It is a perfect rock drill and gives general satisfaction.

THE WESTERN PROSPECTING Co., which has an office at 1310 Eighteenth street, was incorporated in 1885 with a capital stock of \$50,000, for the purpose of prospecting in the West and selling mining machinery, drills, etc., especially the Sullivan Diamond Core Drill. They have parties prospecting on contract work with these diamond drills, for which they are the Western agents. As they have five parties out, and it takes four men to run a drill, they have twenty men altogether in the field. They do a great deal of work of this character by contract.

The utility and accuracy of these drills, the saving of time and expense, for artesian and oil-well boring, for the ventilation and draining of mines, etc., for making holes for steam and water pipes, is self evident. For testing and investigation generally, they have particular merit, as they take out a solid core large enough to be thoroughly examined and assayed, which brought to the surface, estimates can be made, and the cost of sinking shafts accurately determined for the entire number of feet or each stratum passed through.

The principals in this company are R. D. Hobart, president and treasurer; M. Ahearn, vice-president and superintendent, and R. M. McDowell, secretary. Mr. Hobart was a student of the Institute of Technology, Boston, Mass. He has lived here many years, is president of the Denver Carriage Co., and chief engineer of the Colorado Eastern Railroad, of which Mr. McDowell is likewise an official. Mr. Ahearn superintends all the contract business of the company, and is chiefly engaged in introducing the drills to public notice throughout the mining region for which this city is the business center. These drills have been in use since 1868. They are manufactured at Clairemont, N. H., and, although patented, are sold outright without any restrictions as to use. They will run for years without having to go to the shop, and extra equipments can readily be obtained of this company at Denver.

THE McCORMICK HARVESTING MACHINE COMPANY of Chicago, is so well known the world over, that it seems scarcely necessary to say here that it is the largest concern engaged in the manufacture of grain and grass-cutting machinery, and one of the greatest manufacturing establishments of America. No competing venture approaches it in this country, in the matter of output and sales. It has about

\$15,000,000 of capital, employs over 2,000 hands in its factories, and sold, last year, 76,534 machines of its own manufacture. Some seventy-five distributing houses are maintained by it in different parts of the world. To the extraordinary distinction of the Cross of the Legion of Honor, awarded Mr. McCormick, at the Paris Exposition, in 1867, was added, in 1878, the decoration of officer of the Legion of Honor; Mr. McCormick thus receiving a greater distinction than has ever before been accorded any inventor of the age.

An agency has been maintained by this company at Denver, for the last fifteen years, and for twelve years, Mr. William Billing has been its representative here, with territory allotted to him comprising this State, and all the adjacent crop-growing country in Wyoming and New Mexico. The stock forwarded to him by the company, from its factories, is handled here in the warehouse, at Fifteenth and Wazee streets, owned by it, and consists chiefly of binders, reapers, and mowers, with their equipment. These are sold to the number of 1,500 or 2,000 a year. Mr. Billing has been with the company for twenty years or more, and, from the prominence of the concerns entrusted to him, is one of the best known of Denver's business men—especially to the farming community who purchase so largely from him.

THE HENDRIE & BOLTHOFF MANUFACTURING COMPANY, of this city, occupy the large warehouse at the corner of Seventeenth and Wazee streets, one of the largest machinery depots in the Western country. They carry a remarkably large stock of mining machinery and implements, mine and mill supplies, and have many specialties. They are the general agents for the Knowles steam pump, and have a pony stamp mill of their own patent, which can be set up or taken down in an hour, and which is much in demand for general prospecting. They can furnish engines and boilers, pulleys and shaftings, wire rope, mine rails, rock drills, pipes and fittings, belting and packing, quicksilver and copperplates, and everything demanded for hoisting, milling, smelting or concentrating in any part of the trade territory of Denver, in competition with any firm doing business therein. They have about forty hands employed, and several salesmen on the road in their interest, traversing New Mexico, Colorado, Idaho, Montana, Old Mexico and the mining regions of the Pacific generally.

The house to which this company is successor was established originally in 1862, and the

firms of Hendrie Bros. and Hendrie & Bolthoff, which immediately preceded the corporation, had existed for fifteen years. The principals in the company are C. F. Hendrie, Henry Bolthoff and E. B. Hendrie. Mr. C. F. Hendrie is the president of the company, and Mr. E. B. Hendrie is its secretary and treasurer. Mr. Bolthoff is vice-president. They have capitalized for \$30,000, and are getting a very large share of the business in their line that falls to this market. Mr. C. F. Hendrie is a bank director, and the other gentlemen of the firm are largely interested in manufacturing industries, and in mining hereabouts.

THE SAFETY NITRO POWDER COMPANY, manufacturers of all grades of dynamite and blasting powders, has general offices in San Francisco, and branches in the larger places in all the mining country of the West, and is represented here by Mr. Harry B. Woods, resident agent, at 1222 Eighteenth street, near the Windsor Hotel. This company was incorporated in 1882 at San Francisco, with a capital stock of half a million dollars. Coll. Deane, a well known mining man and broker of that city, was the moving spirit in its organization. P. J. White, of San Francisco, is its president, and Julian Sonntag, general manager. The branch office here was established only a few months ago, but the company had been selling throughout all this part of the country for many years.

The chief product of this company is safety nitro dynamite, the best of high explosives, of which about 20,000 pounds are manufactured daily at works located on a tract of about 300 acres, across the bay from San Francisco, and employing 250 hands. The advantage of this powder is that it is a stronger explosive than any mining powder yet manufactured, makes less fumes, and is perfectly safe to handle. It is compounded of nitro-glycerine and nitro-dextine, the latter of which is itself a compound known only to the manufacturers of this powder. Nitro-dynamite is put up in seven grades of various strengths, and in cartridges according to the size desired. It has been popularized rapidly, and no complaint has ever been made of it. Once introduced it sells itself. The company keeps in stock here, enough to supply its State trade. Mr. Woods has been several years with the company, and having a thorough understanding of all the details of the business, he was sent here from San Francisco to supervise the rapidly increasing business of the company in this section. Already, although but a short time operating here, he has placed

(since May 1 last) over fifty carloads of this powder in Aspen, Leadville, San Juan and other Colorado districts; one carload lately with the Durant Company of Aspen; is building up quite a trade with the railroad contractors here, and has engaged the assistance of several subordinate agents.

JOHN D. SMAILS, general agent for the Giant Powder Company of California, has had the Colorado agency of that company for ten of the twenty years it has been established here. He handles all of its products, "Giant," "Gelatine," "Judson" and "Blasting" powders—caps, fuses, electric exploders, squibs, etc., and is in direct receipt of supplies from the factory of the company, situated near San Francisco. This company was the earliest in the country to manufacture these supplies for mining purposes, is one of the largest concerns of the kind in the country, and has acquired a reputation for the quality and serviceability of their explosives. Many of the railroads now building throughout this Western country are Mr. Smail's patrons, and the larger mining companies in Colorado, Mexico and adjacent parts of Montana, Idaho and Arizona, purchase from him. His place of business is at 1220 Eighteenth street.

T. F. DILLON, wholesale and retail dealer in heavy hardware, iron, steel, carriage-makers' materials, and hard wood lumber, at 1620 to 1626 Fifteenth street, has been established since 1878. Mr. Dillon carries \$20,000 worth of stock, and does a business in the city and State of \$100,000 per year. He is assisted in the management of his business enterprises by his sons, Jno. J., and Thos. F., jr., the former of whom travels through Colorado and New Mexico in the interest of the house, the latter attending with his father, to the office affairs and sales here. The mail order department of this house is well systematized, and can be relied on.

Mr. Dillon is also the owner of 2,000 acres of land, and 800 head of range cattle. This tract is twenty-seven miles northeast of Denver, on the B. & M. R. R., is well watered and improved. Having other interests here besides, it is his intention to dispose of his land and cattle business and devote more attention to his hardware and wagon stock business in this city, which, with each succeeding year, is steadily increasing. Mr. Dillon is a native of Ireland, who came to this country in 1855, first settled in St. Louis, Mo., and here about twelve years ago, and by strict attention and proper management of his business, has acquired a considerable fortune.

THE COLORADO TUBULAR WELL CO., 1625 Blake street, are general agents of the F. C. Austin Manufacturing Co., of Chicago, for the sale of that concern's well-drilling machinery, "New Era" railroad graders and wagon loaders, wind mills, pumps, piping and steam generators; are also general agents for the Greeley Irrigation pump, with control of territory covering the southern part of Colorado and New Mexico, and are also artesian and tubular well contractors.

The Greeley irrigation pump is designed especially, as the name implies, for irrigation purposes. Having fifty to 3,000 gallons a minute capacity—according to size and construction—it is especially serviceable to farmers or ranchmen who prefer to obtain their own water rather than depend upon incorporated ditch companies, having a supply not altogether reliable in extremely dry seasons.

Mr. James E. Lytle, who established the business about two years ago, and Mr. E. A. Schmidt, formerly connected with the City National Bank, are proprietors of this establishment. They carry a \$10,000 stock.

COMSTOCK BROS., artesian well contractors and agents for the Irrigation Pump Co., of Greeley, Colo., have three representatives on the road taking orders for these superior pumps. They maintain an office here, at 1338 Eighteenth street, and devote themselves to well sinking. They have machinery for that purpose, and a gang of men engaged, and have sunk fifteen wells hereabouts since last October. The facility with which water can be obtained in Denver and its vicinity, at a reasonable depth, makes the prospect excellent for them. Sale of the Greeley pumps, which are not for artesian wells, but for irrigation, increases every day.

CRIBBEN, SEXTON & COMPANY, manufacturers of and dealers in stoves, ranges, hollowware, gasoline stoves, etc., at Chicago, have distributing depots at San Francisco, Cal., and Denver. They are represented here by W. A. Woodworth. His warehouse is Thirteenth and Wazee streets; office, room 29, Londoner block. His trade territory comprises Colorado, Utah, Idaho, Montana, California, Oregon and New Mexico, and he has two traveling men under him. He was in the hardware business in Iowa before he came here, and was on the road for this company for three years, in the West, before he located here.

A large stock of the goods of their line is carried here by this house, which is one of the largest of the kind in the East. Mr. Wood-

worth has worked up a very large trade for his firm since he has been here.

F. H. PARADICE, wholesale dealer in plumbers' supplies, manufacturer of closet tanks and anti-siphon traps, and agent for Richardson & Boynton's "Perfect" hot water heaters, at 1540 Blake street, carries a \$50,000 stock, and is doing business everywhere in Denver's trade territory. He was formerly in the plumbing business, but has followed this line for the past year and has, perhaps, the best trade of the kind in Denver.

J. J. RIETHMAN & Co., wholesale druggists, corner of Fifteenth and Larimer streets, are the oldest and largest house in that line here. They have been established since 1859, are carrying a stock valued at \$125,000, and selling probably six times that much, through their traveling men and by mail order, in Colorado, New Mexico, Utah, Wyoming and Kansas, which, together, make their trade territory.

They are importers, exporters and manufacturers, handling all the many and various materials usually classified as drugs, paints and oils (including window glass, varnishes and painters' supplies generally), chemicals and dye stuffs, bleachers', soapmakers' and barbers' supplies, fancy goods and druggists' sundries.

They publish a periodical devoted to the interests of the drug trade in this section of the country, and the catalogue of their stock and prices current in it, covers seven solid quarto pages of nonpareil type, comprising, in the fullest variety, every sort of drug known to the pharmacopœia, patent medicines and proprietary remedies of all kinds, oils, and all the substances dealt in by the largest drug houses of the country, together with many, besides, peculiar to this far Western land. An extra warehouse, in fact, is required to accommodate the vast quantity they are receiving.

The principals in the house are Mr. J. J. Riethman and his sons, J. J., Jr., and G. W. Riethman.

W. A. HOVER & COMPANY, wholesale druggists, 1537 Arapahoe street, have been ten years established. They carry a stock worth usually seventy-five to a hundred thousand dollars, and sell throughout Colorado, New Mexico and Wyoming. They have about a dozen employes, and occupy a large and well-appointed place of three floors, on which are displayed entire lines of drugs, chemicals, patent medicines, sundries and specialties of every sort known to the trade, together with paints and oils. This stock is as complete and varied as any in the country, and in this particular, as well as in the volume of

business transacted, the house ranks among the first in Denver.

It is an importing house, and hardly a city can be named in the land from which it does not receive the products of the drug trade as they come from first hands. Country drug stores can be fitted up complete from the stock of this house without proceeding further, and every convenience and facility suggested by the long experience of the proprietor and management has been provided.

Mr. Hover hails originally from the Badger State, but has lived here and been a business man of Denver for the last twelve years.

THE C. H. GREEN JEWELRY COMPANY, Barth Block, Sixteenth and Lawrence streets, was established in March, 1889, for the purpose of jobbing exclusively, watches, diamonds, jewelry and jeweler's supplies to the wholesale and retail dealers of Colorado and the States adjacent. The company has an ample capital, and officers as follows: President, C. H. Green, of Saginaw, Mich.; secretary and treasurer, F. L. Smith; manager, L. H. Guernsey. The Denver establishment is headquarters for the trade in the States west of here, particularly. A large and varied stock is carried, and a number of hands are employed in the manufacture of jewelry and watch repairing.

The sample rooms of this company are elegantly fitted up, and are well lighted and arranged, so that every opportunity is afforded for the selection of stock by visiting merchants. Amongst other specialties the company will handle largely the Waltham, Elgin and Howard watches. They claim to be the largest legitimate watch and jewelry jobbers between Omaha and San Francisco.

Mr. Green, the president of the company, is a wealthy lumber merchant of Saginaw, Mich.; Secretary Smith, who has been three years in the business here and in New York City, with the assistance of Mr. Guernsey, who has been thirty years in it with some of the leading jewelers of Chicago and the West (and on his own account), will direct the affairs of the company.

THE J. M. BLYTHE JEWELRY Co., wholesale jewelers and diamond importers, 22 and 23 Railroad Building, 1515 Larimer street, have been established here since 1881, and have two men on the road selling for them in Colorado, Wyoming, New Mexico, Texas, Utah, and Montana. They handle at least \$75,000 of stock, and do three or four times that much business annually. Mr. Blythe was in the business in New York State before he came here and has

had long experience. He buys from all the leading manufacturers of watch movements and cases, and gets his diamonds through the brokers in New York City. He is a man of property and resources, and has investments in several enterprises here besides his business.

A. B. INGALS, jeweler and dealer in diamonds watches, and silverware, at 806 Sixteenth street, Bancroft Block, has distinction as the longest established of the local jewelers. He has followed his pursuit here since 1863, has been quite successful in it, and has built up a good business from what was a small place in the beginning. He makes a specialty of the trade in fine goods and genuine articles and has quite a country as well as city patronage.

D. FIELD & COMPANY, dealers in sheet music, music books and musical merchandise, at 1610 Champa street, between Sixteenth and Seventeenth, do the largest business of that kind here. Mr. Field is sole agent for the "Favorite" and the original Wm. B. Tilton's "Gold Medal" guitars, and handles the Stewart and Dobson banjos. He has been a resident here for the past twelve years, and was formerly with the Clark-McClure Music Company, the largest piano house of the city.

BUERGER BROS., 1728 Lawrence street, are handling barbers' furniture and supplies at wholesale and retail. They came to Denver one year ago, from Pueblo, where they had been in the same business since 1880, and still carry on the barbers' supply business. They are classed among the most enterprising business men of Denver and deserve credit for establishing an industry in the city which the entire West has been long in need of.

They are the sole agents for the well known Koch's barber chairs and furniture, that fact itself indicating the quality and finish of the goods they handle. Having sufficient capital at their command, they are enabled to order their goods in car lots and to keep a complete stock of their lines on hand. A visit to their place is convincing that they carry the largest stock of the kind west of Chicago, and they take pleasure in showing their establishment.

The latest addition to their business is the grinding establishment, and, having spared no expense in getting the best improved machinery and securing expert grinders for conceaving razors and other implements that need sharpening, their customers can depend on getting the best of work done in the least possible time and need no longer send it to the far East. With their improved clipper-grinding machine, old clippers are made to cut equally as good as new.

R. M. DAVIS, importer, manufacturer, and jobber of photographer's supplies, at 1728 to 1732 Arapahoe street, is the only exclusive dealer in that line between the Missouri river and the Pacific. He has trade in Colorado, Wyoming, Utah, New Mexico, and the Western Territories, and has a man traveling, in his interest, in the East.

He has seven or eight employees here, engaged in the following departments: 1, stock room; 2, frame department; 3, printing department—used exclusively for printing photographer's mounts, and thoroughly equipped for all that sort of business; 4, dark room, for the use of



R. M. DAVIS' PHOTO STOCK HOUSE.

strangers in the city—professional and amateur; and 5, storage room, for his surplus stock. Altogether, he has thirty-five or forty thousand dollars invested in this establishment.

Mr. Davis has been two years established here. He is the owner of property here; is a stockholder in one of the leading banks of the city; and is a man of character and integrity.

GEORGE ALLAN, wholesale and retail dealer in china, crockery and glassware, is successor to James McKey. He occupies a double store at 917 and 919 Sixteenth street, and carries complete lines of crockery, china, glassware, lamps and silver-plated ware, granite and general kitchen ware. His salesrooms are chiefly devoted to the local business of the house, but

in the rear of it are wholesale departments, carrying \$25,000 worth of stock, largely Minton and Doulton wares and Haviland & Co's. china, cut glass, chandeliers and that sort of thing. The patronage of the house comes to it chiefly from the mountains and other country districts of the State, and from Utah, Wyoming, Nebraska, Kansas and New Mexico, and is done directly by mail order. Mr. Allan has been more than twenty years in the manufacture of and trade in crockery, and goods of that character. He was with Mr. McKey for several years, and succeeded him in the month of January, 1889.

As the leading house, of the kind, here, they carry a stock valued at \$40,000, which is the largest and best assorted west of Chicago. They do both a large retail and wholesale trade in Colorado, New Mexico, Utah, Wyoming, and neighboring States, and keep salesmen on the road in those districts. They handle the Columbia, Victor, and other standard makes of bicycles; and the leading makes of rifles, shot guns, pistols, and ammunition. They are western agents for the well known firm of A. G. Spalding & Bros. of New York and Chicago; sell athletic outfits, and base ball



GEO. F. HIGGINS AND CO'S. SPORTING GOODS HOUSE.

GEO. F. HIGGINS & Co's sporting goods house, 1508 Arapahoe street, has been established since 1878. The partners in the house, Geo. F. Higgins and Frank H. Wright, have a thorough knowledge of the trade they are in, and of the requirements of the country they sell in. They take an active interest in sporting affairs; have been successful in business; are property owners; and are identified by their concerns, as well as by feelings of attachment with the true interests of the community.

goods, lawn tennis and cricket supplies, gymnasium suits and apparatus, cutlery, playing cards, and games of every description; and carry a large variety of toys, wagons, velocipedes, etc., for holiday trade.

THE FIDELITY STORAGE WAREHOUSE, 1848 and 1850 Blake street, was established six years ago by J. Gratz Brown. R. A. Kramar bought him out January 1st, 1887, and still conducts the business. This is the largest storage warehouse in Denver; it is 50x125 feet, and is divided into

separate apartments, ten feet square, for which monthly rates are made. These apartments can be locked and the key kept by owners, and, while goods are thus stored, they have exclusive control of them. The warehouse is fireproof, and watchmen are retained night and day. It is especially adapted to the storage of stoves, furniture, trunks and household articles, as well as general merchandise. Mr. Kramar is a native of Philadelphia, but has lived here for some

leaving his place. He has quite a country trade, particularly in the vicinity of Denver, and fills many mail orders for all parts of Colorado.

THE CENTRAL MANUFACTURING COMPANY, of Buffalo, New York, which is engaged there as manufacturers and dealers in fine funeral furnishings on a very large scale, in fact is one of the very largest concerns of the kind in this country, established a branch house here in



P. CASEY'S FURNITURE STORES.

time. He has added much to the business he acquired by the purchase. He also makes advances on goods left in his charge.

P. CASEY, dealer in furniture, carpets and house furnishings, at 1444 to 1450 Larimer street, carries a \$35,000 stock and does \$125,000 of business a year. He has followed this line for the past ten years and has acquired a pretty fair fortune in it. He handles nearly everything necessary to furnish a house; indeed the articles for that purpose can all be obtained without

July, 1888, at Fifteenth and Wewatta streets, with Messrs. Maynard & Armstrong as managers. A large line of goods, from the cheapest to the most expensive, was put in and business has been since done throughout all of Denver's trade territory. Meanwhile Mr. Maynard has been visiting the trade throughout Colorado and the States adjacent, with excellent results already, and Mr. Armstrong remains here to attend to such business as naturally arises.

The house they represent is said to manufac-

ture the finest goods of any in its line in this country, and details concerning it verify this opinion. Its factory covers several acres of ground on Buffalo Harbor, and millions of feet of lumber (at least a two years' supply) are stored in its yards. So much stock has not been laid in, however, merely to guard against the market; it is to have an "air-dried" stock before kiln-drying, and thus insure a casket shell that will unalterably preserve its shape.

The finest of cloths, satins, plushes and velvets are imported by this company for casket coverings, and, although the duty is 80 to 100 per cent on these goods they are still cheaper than the domestic article. They have introduced many new devices in the equipment of their factory, and have thus both cheapened and improved their productions. They have recently secured control of a carved cloth-covered casket, which is a novelty, in that it gives scope for decorative ideas, hitherto impossible of realization. Designs for these are to be made a special study by experts of the home concern.

The managers here are desirous to establish acquaintance, at least, with all the trade of Denver's territory, and will extend the usual courtesies to visitors.

CHARLES M. MILLER, embalmer, undertaker, funeral director and dealer in funeral supplies, has been Coroner of Denver and is one of the city's successful business men. He started in this vocation for himself here in 1880, and has built up what would be considered an excellent trade anywhere in the land. His place is fitted up so as to separate the funeral appointments of his stock from his office and reception rooms, and he has a large apartment for funeral services when burial is to be made direct from his establishment.

He carries the largest and finest stock of undertaker's materials, caskets, coffins, drapery, etc., to be found here, and is the largest dealer here in them. He makes a specialty of the embalming and shipping of the dead, for which purpose he has prepared a special fluid used only by himself, and has many acknowledgments of his skill from bereaved relatives and others, living not only in the United States but as far away as South America, who have intrusted affairs of that character to him. His place is 1741 and 1743 Lawrence street.

THE ST. JAMES LIVERY and Boarding Stable, 1524 to 1530 Champa street, between Fifteenth

and Sixteenth, is owned and conducted by Henry W. Erle. It is patronized largely by professional and wealthy people, has many finely bred and speedy animals for its livery department, and carriages and pleasure rigs of both Eastern and Denver make. There are accommodations for ninety head of horses in the barn, thirty-five single buggies, and ten hacks in service, besides surreys, phaetons, and other fashionable vehicles.

THE TROY-GLOBE LAUNDRY COMPANY is, as its name implies, a consolidation of the Globe and Troy laundries making the largest concern of the kind here. This laundry is at 1836 to 1842 Arapahoe street. It furnishes employment to about sixty hands, maintains seven wagons for collecting and delivering, and washes about 25,000 pieces a day for its patrons. It has the business of many restaurants and hotels, and other large institutions, and has the best facilities here for laundry work.

The company has \$35,000 capital, and the following officers: A. Herres, president; F. Burcher, vice-president; O. Herres, treasurer and A. H. Brown, secretary. It has agencies in the country also, particularly in the district adjacent to Denver.

R. G. DUN & Co.'s MERCANTILE AGENCY, the purpose, system, and utility of which, it seems almost superfluous here to describe, has had one of its 131 branches established at Denver, since 1874. This office is located at Sixteenth and Larimer streets, in the McClintock Block, and has, for its patrons and subscribers, nearly all the wholesale merchants, bankers, and leading manufacturers of Denver and of the State, Wyoming Territory, and five of the counties of New Mexico.

Mr. S. M. Allen, the company's manager here, has been in charge of this office for the last six years; he has been in the employ of the company for thirteen years, and has acquired the requisite knowledge, experience, and tact, to be of service to the company and its subscribers. A subordinate office at Pueblo, is under his direction.

Collections are a specialty of this agency. Its reference books cover the United States entire, and Canada, and are a valuable compendium for the progressive business man. The distinctive features of these books, are the State maps and trade classifications, for sending out circulars, price lists, etc.

THE MANUFACTURES OF DENVER.

Their Character and Production.



EARLY, if not quite all the country described in the preceding chapter, as sales territory for the tradesmen of Denver, is market also for the manufacturers of the city. Denver implements and machinery, and devices, expedite development of all that broad and fruitful field; Denver wagons—bearing Denver merchandise in Denver made boxes and Denver bags—and Denver carriages, are the vehicles of traffic and luxury wherever, throughout it, there is diligence and wealth; and the saddles and harness that are most serviceable to the rancher and teamster, are those of Denver.

Minted and stamped with the National emblems, Denver bullion passes current for all of these; and for Denver shoes, and knit goods, and clothing, for apparel, of every cut and texture, whether garments of fashion or humbler raiment; for bewitching gowns, and costly plumes, and baubles of gold that bedeck the fair, and for Denver cigars that solace the brave, and for furs, and umbrellas, and awnings, of Denver production, to protect them both from wind and weather.

Denver furniture and mattresses, Denver photographs and silverware, are the appointments of innumerable habitations; and Denver sash and blinds, and lime and tiles, and paints and cornice, and roofing and plumbers' work, the materials for their construction. Denver stoves and Denver ranges warm the outer, and Denver beverages cheer the inner man in all that stretch of country. Denver flour, produced from Colorado wheat, Denver meats, and provisions, and canned goods; Denver spices and baking powders; Denver pickles and creature comforts of every description, garnish the shelves of generous larders; Denver tinware, and brooms, and soap, lighten the labor of thrifty housewives. Life is sweetened for youth by Denver confections and candies, and settled age has food for

thought, in the Denver papers. And finally, the enterprise of Denver provides for the ills of the flesh, a store of specifics, daily compounded; and if these have failed, and the spirit flies from its cell of clay, a Denver headstone.

NOT MANY CITIES can be instanced that are advancing faster than Denver in the productive industries. There were 214 manufacturing establishments, having \$24,045,000 of production reported at the close of 1886; 305 concerns, employing 5,621 persons, paying \$3,499,499 of wages, and having \$27,514,056 of output at the close of 1887, and 398 establishments, 8,409 persons employed and \$30,333,360 of production (or sales for the year) at the close of 1888. The figures begin to be something more than a merely respectable showing. At the same stage of their growth, neither Kansas City nor St. Paul, to say nothing of Omaha, could boast of more.

MORE THAN HALF THE WHOLE PRODUCT is credited to the three smelters of the ores, and refiners of gold and silver. The value of their output in 1888 was \$16,448,840. They employed 816 persons, and paid them for their years wages \$816,420; so that a tenth, nearly, of the whole number of persons employed in manufactures here were dependent on them for a livelihood, and of the total wages paid, they contributed over a seventh. From the list of almost a hundred manufacturing employments enumerated in the compilation of the Chamber of Commerce, it is apparent that quite a variety of lines are already pursued here.

AFTER THE SMELTERS, the following are striking examples of considerable product: Flour mills, \$1,706,973; breweries, \$1,197,310; marble and stone works, \$1,055,000; foundries and machine shops, \$976,855; manufacturers of building material, \$718,000; brick makers, \$667,550; cracker and bread bakeries, \$624,670; plumbers and gas-fitters, \$524,380; manufacturers of clothing and tailors, \$504,000; painters and paper hangers, \$497,100; cigar manufacturers, \$392,618; tin, sheet iron and copper works, \$307,980; con-

fectionery, \$306,000; carriage and wagon makers, \$311,720; cloak and dress manufacturers, \$265,350; soap manufacturers, \$262,586; jewelers and printers, the same amount, \$212,600.

Scarcely inferior to these in this matter of product are boiler-makers, \$113,700; box-makers, \$135,200; beer-bottlers, \$110,000; canned goods manufacturers, \$130,000; manufacturers of pickles, vinegar, etc., \$165,000; manufacturers of fire-clay wares, \$130,000; manufacturers of furniture, \$184,000; laundries, \$105,000; lithographers and electrotypers, engravers, etc., \$123,000; manufacturing stationers and binders, \$159,000; photographers, \$123,334; plumbers' supply manufacturers, \$128,961; tent and awning makers and bag manufacturers, \$138,195. The minor establishments, many of which are those incidental to the chief city of a mining State, are numerous, but not of such peculiar feature as to demand special consideration.

THE DENVER OF THE FUTURE, it is agreed, rising, in the fullness of time, to a station among the great capitals of commerce, is to support her dignity with the manufactures that give permanence and stability to trade. The raw materials available for manufactures in Colorado are so many and so abundant that it is difficult to prefigure the especial features of this foreshadowed expansion. It is likely, however, to have that variety already characteristic of the productive industries of the city, simply because of the vast and all-consuming region of which Denver is the Hub; and so long as the mines of the State continue to yield a yearly augmented production, as they have in the past, the smelting of their ores will continue to be a fixed type among the local manufacturing enterprises.

And along with the gold and silver, and the lead, copper and zinc associated with them in their first estate, there is iron and coal and oil enough in the bowels of Colorado to make a new Pennsylvania of her, and as many opulent and populous cities as are in that prodigious State; in which galaxy Denver, already well toward the zenith, is bound to be the most resplendent star. Analysis discloses that the limestone and silicas and fire-clays of Colorado are very near the standard of purity; and then there are the agricultural and pastoral staples of hides, and wool, and wheat, and everywhere beneath the city of Denver, a bountiful supply of the finest artesian water.

The materials for manufacture of stoves, and grates, and mantels, and tool-making, and the hundred and one minor products of iron and steel, are already provided by immense furnaces

and mills at Pueblo and at Trinidad. Hides and pelts enough to run a dozen tanneries, and wool for as many scouring concerns, are utilized now only for barter. But it is unnecessary to multiply examples. The proposition is self evident, that the opportunity for manufacturers is practically unlimited in a city which is looked to for supplies by the most rapidly settling division of the entire Union.

Sites are easy to obtain, either upon lease or by purchase. The prices quoted in the chapter of this work on real estate, upon the authority of a leading agent of the city, are \$2,000 an acre for places adjacent to the city, with trackage facilities; \$300 an acre in the suburbs. Where that is desirable, property owners can readily be induced to build for responsible parties. Taxes and licenses are moderate. Labor is higher-priced here than in other parts of the country, but this drawback is offset by many favoring circumstances. To an extent, particularly when the raw material can be procured here, the freights from the East are a protective tariff, operating in favor of the Denver manufacturer.

The community appreciates and encourages enterprise. It welcomes the man who brings his capital of experience, ingenuity or resources to further its metropolitanization. It cherishes no clannish spirit; it rears no Chinese walls of exclusion and envy; it aims to be no pent-up Utica, restricted in its powers; but what Chicago is in progressiveness, what Pittsburg is in production, what San Francisco is in liberality and privilege, what Boston is in culture and solid wealth—in short, what these cities would be if they had all these attributes at once.

BESIDES THE SAMPLING WORKS described in this division of the subject matter of the book, there are a number of others, and in addition to the Globe Smelter, a sketch of which follows, two more, the Boston and Colorado and the Omaha and Grant Works. Ex-Senator N. P. Hill of this city, and, as the name indicates, Boston capitalists, are principals in the first part of these. Ex-Governor J. B. Grant, is associated with Omaha gentlemen, in the management of the other.

THE UNION PUBLIC ORE SAMPLING COMPANY, incorporated February last with a capital stock of \$45,000, has mills of fifty tons capacity a day, at Burnham (a suburb of Denver), and is in receipt of consignments from all the mining regions of the country. Its offices are at 1310 Eighteenth street. Its officers are J. M. Marshall, general manager; W. C. Wynkoop, vice-

president; W. R. Marshall, secretary; S. S. Davidson, superintendent. Mr. Marshall is largely interested in mining in Colorado and elsewhere, and has been engaged in the mining, milling and foundry business in this section for twenty-nine years.

This company does a general business in ore sampling for the public market or contracts for delivery to specified smelters. Its charges are fixed according to the quantity of the consignment and the character of the ore. Its mills

else. The Denver ore market is the best in the United States, but shippers should remember that large lots invariably bring better prices than small ones. Rates for sampling carload lots are \$1.50 per ton. Shipments made this company should be addressed Burnham, Colorado, letters, telegrams and express, their city office.

The following establishments are bidders for ore in this market: The Boston and Colorado Smelting Company, of Argo (Denver); the



UNION PUBLIC ORE SAMPLING WORKS.

are always open for the inspection of customers. Ore consigned to it is sampled immediately on arrival. Samples are sent to buyers so that bids can be received three days in the week. Sales are made to the highest bidders, and statements are then sent to owners of the ore, together with the company's check for the net proceeds. Assay values and a report of all the bids received are transmitted with this remittance.

Producers are assured higher prices for their mineral here than they can obtain anywhere

Colorado Smelting Company, Pueblo; the Colorado Gold and Silver Extraction Company of this city; the Globe Smelting and Refining Company, and the firm of Hardinge & Officer, also of Denver; the Kansas City Smelting and Refining Company, of Argentine, Kansas; the Omaha and Grant Smelting and Refining Company, of Denver; the Philadelphia Smelting and Refining Company, of Pueblo; the Pueblo Smelting and Refining Company of the same place, and the Pennsylvania Salt Company, of Natrona, Pennsylvania.

THE COLORADO GOLD AND SILVER EXTRACTION Co. is incorporated for the purpose of disposing of rights and machinery for the treatment of refractory ores by chlorination, by means of the patented process known as the Newbery-Vautin, first perfected in Australia, and in use with marked success in that country, and in New Zealand, South Africa and Austro-Hungary. The patents included in this process are the result of years of careful research and experiment by the inventors, Mr. J. Cosmo Newbery, B. Sc., C. M. G., government chemist of the mines, Department of Victoria, examiner of metallurgy, Melbourne University, superintendent of the Technological Museum, Melbourne; and his partner, Mr. Claude T. J. Vautin, director and manager of the Newbery-Vautin (Patents) Gold Extraction Company, Limited, of 42 Old Broad street, London, and they insure effectual and economical treatment, frequently, where every other known process has failed, of the most refractory and base gold ores.

The patents for this process are owned in London by the Newbery-Vautin (Patents) Gold Extraction Co., and the Colorado Company has obtained the right of use and disposal of them for Colorado. The latter company is also agent for the parent company for the whole of the United States. Works have been established over twelve months in Denver, Col., which are capable of working twenty-five to fifty tons a day. It is the intention of this company to maintain and work their plant here, as an experimental plant for the whole of the United States, and to make a specialty of gold-bearing ores not desirable for smelting.

The extraction of gold values varies in different ores from 90 to 100 per cent of the assay values. The process promises to be of great value to miners, especially to the owners of large bodies of low grade ore.

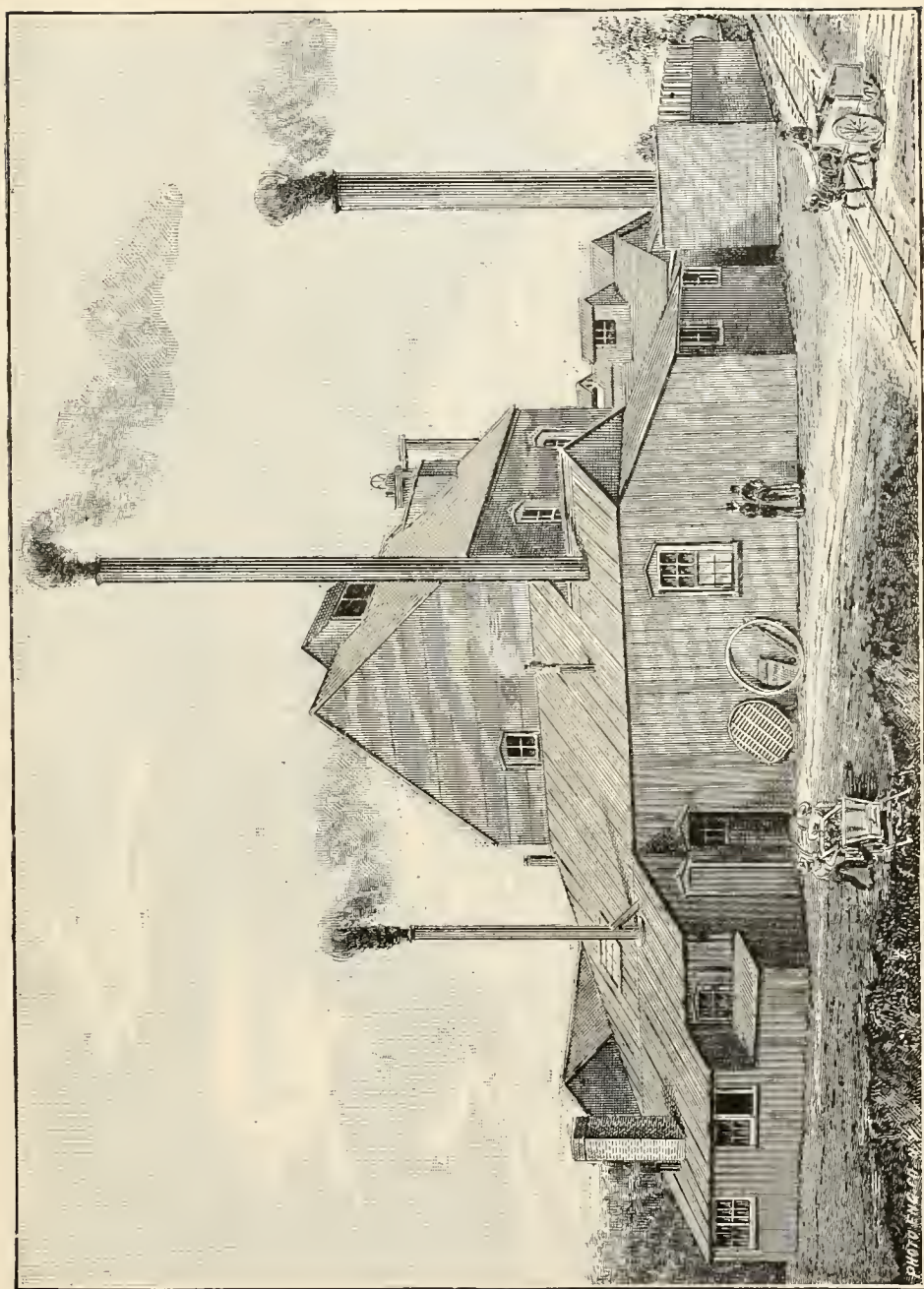
It is now demonstrated that by this method low grade refractory gold ores can be worked at a profit on the spot when such ore would not bear the cost of transportation to any center for profitable treatment. The works are situated at Valverde, two and one-half miles from Denver, on the South Park Railroad, and furnish employment to twenty hands. They have sufficient capacity to permit tests to be made on the large scale of fifty tons and upwards, and every facility is given to mine owners and other interested parties to watch the whole method of procedure. The cost of treatment varies with different kinds of ores, but ranges from \$2.75 to \$5.50 per ton.

Several plants are in course of construction, one in Dakota and others in Colorado. Arrangements have been made here with the well-known firm of Messrs. Sterns, Roger & Co., of Denver and Pueblo, for the manufacture of the necessary machinery. Rights will be sold for any part of the United States, either for specified properties or for described areas. Full information will be furnished from the company's office in Denver, 22 and 23 Londoner block, Arapahoe street, upon any point concerning its operations.

Mr. W. A'Court G. Birkin is managing director, resident at Denver, and Mr. Chas. Gresswell, secretary in Colorado, and T. K. Rose, F. G. S. and A. R. S. M., is the company's chemist. This company is capitalized under its State charter for \$500,000.

THE GLOBE SMELTER, considered generally the best here for the treatment of ores containing a large percentage of lead, is the latest of those built here, and is an example of the enterprises founded upon the precious mineral wealth of the State. It was built in 1886, and began operations in September of that year. It has ten stacks, giving it over 500 tons capacity a day; and last year (1888), produced, by working 85,038 tons of ore, silver valued at \$3,037,646; gold, \$279,366; lead, \$1,051,792; and copper, \$35,835; or \$4,404,641 of total values. This is a fair estimate of its actual output during the year—from January to January. It shows a most satisfactory return to those who invested in the enterprise. These gentlemen are: Dennis Sheedy, president and general manager; A. Chanute, vice-president; J. M. Walker, secretary and treasurer; Herman Kountze, Chas. B. Kountze, Wm. Berger, and Thomas Woodelton, directors.

Mr. Sheedy is known by the business interests he has—and by those he had in times past—in all the country between here and the Pacific. He first came here in 1863. He was a miner and merchandiser of Montana for six years, with trade in Utah, Idaho, and Nevada; was, for a time, in business in California, and was in the cattle business on so extensive a scale, that he had establishments in Texas, Kansas, Indian Territory, Nevada, Nebraska, and Wyoming. In 1885, he sold out all his interests, and came here to retire; but, having connection with the Colorado National Bank, he was soon after elected a director, and then its vice-president—an office he still holds. When the Globe Smelter Co. was organized, he took stock; and presently, upon Mr. Holden's withdrawal, was



COLORADO GOLD AND SILVER EXTRACTION CO.'S. WORKS.

PHOTO ENG. CO. N.Y.

pressed again into harness, as the Smelter Co.'s manager—and he is once more immersed in momentous affairs, for which, it would seem, he is better fitted than for inactivity. At all events, he is a man well armed, so to speak, for affairs of breadth like this. He is ably seconded in the management by Mr. Chanute, who actively participates in the direction of the works.

The Kountze Bros., of this directory, are the well-known bankers of New York, Omaha, and Denver, and Mr. Woodelton is connected with them in most of their affairs. M. W. Iles is superintendent of these works, and S. James, Jr., metallurgist. Facing this matter, is a view of the company's works, which are located a short distance north-west of the city.



STEAM power can be obtained at Denver as cheaply as anywhere in the country. The coal fields of the State extend over a distance of 220 miles from north to south, and from east to west through 160 miles of the mountain division of the State, and twenty miles of plain besides. It is estimated that there is a supply sufficient for hundreds of years to come. Upon this point it is only necessary to refer those desiring fuller information to the following sketches and to the concluding chapter of this work descriptive of the resources of the State. The steam coals of Colorado are of superior quality; the smelters and iron works use them and one of the large establishments of the city recently contracted for all they could use at \$2 a ton. The movement of coal by rail from fields not far distant from the city furnishes employment to a number of establishments, chief among which are these:

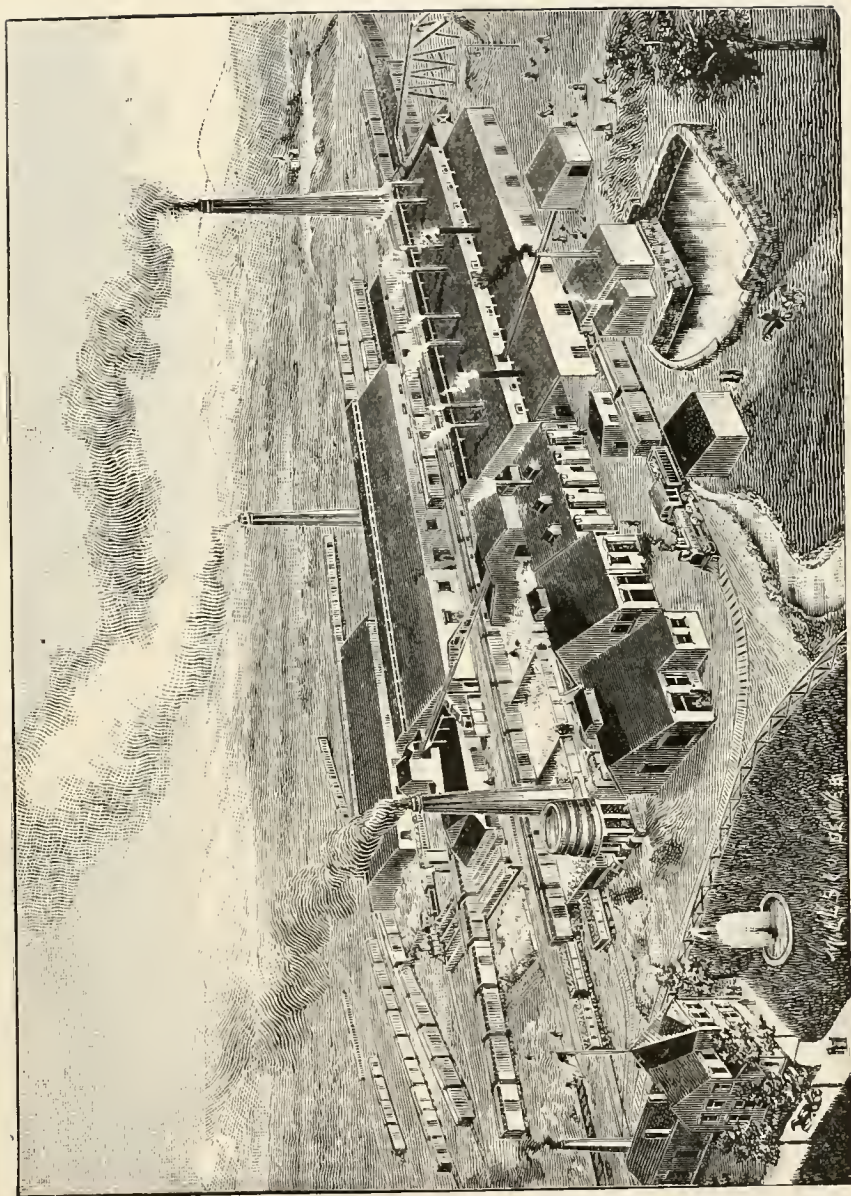
THE COLORADO FUEL COMPANY, which has retail offices at 1221 Seventeenth street, and general offices at 1657 Larimer street, is a corporation with interests of a larger and more varied character than any of the kind here. The capitalization of the several enterprises included under this name, is nearly \$6,000,000, and the business done exceeds in volume that of any other concern having a headquarters here. The product of six coal mines is disposed of by this one organization, and in the matter of sales of anthracite, it has practically no competitor.

The six mines operated for the supply of this market and those markets fed from here, are the Mitchell mine in Northern Colorado, the Trinidad and the Sapis mines near Trinidad, in this State, the Rouse mine in Southern Colorado, the Pinon mine in Garfield county, and

the Blair mines near Rock Springs, Wyoming. From these mines no two coals alike are produced, and the selling price of them runs from \$3 to \$9.25 a ton. The one producing anthracite has an output of 300 tons a day, and is the only source of that sort of coal in this part of the country. The other mines yield from seventy-five tons a day upward—enough to give the company sales far in excess of any competing concern. They sold in the first six months of the current year between Omaha and Denver alone 20,000 tons of anthracite, and they are supplying, besides, a vast retail trade in this city, (from their yards at Ninth and Williams street,) many of the railroads, smelters, and manufacturers of the Rocky Mountain regions.

So vast a business requires the finest executive *personnel*, and this the company has in J. C. Osgood, president; Dennis Sullivan, vice-president; S. N. Wood, treasurer, and J. A. Kebler, general manager. Mr. Osgood is a New Yorker, located in the great metropolis of the country, but a frequent visitor here. He has coal, and other mining interests, in Iowa and Illinois. Vice-president Sullivan is the president of the Denver Water Co., and a man of mark in the business community, Mr. Wood is the manager of the First National Bank of this city, Mr. Kebler, an experienced man who has been with the company ever since its establishment, eight or nine years ago. Take it for all in all, this is an excellent example of the enterprise and vigor of the leading spirits of Denver.

THE CANNON COAL COMPANY, which has offices here at rooms 21 and 22 Essex Building, 1617 Lawrence street, has mines at Boulder, twenty miles from this city, on the Union Pacific and Burlington & Missouri Railways. These mines have coal enough in them for 1,500 tons a day



GLOBE SMELTING AND REFINING WORKS.

production; and about 300 tons a day is being taken out—lignite, sold to the retail trade here. Usually about 300 men are employed in them. The facilities for mining and for distribution of the product are of the latest and most approved character.

The company was organized and its business established in 1887. It has \$200,000 capital stock, and does a wholesale business exclusively. Jas. Cannon, Jr., is president; C. R. Jones, vice-president; H. J. Wyman, secretary; A. J. Niemeyer, treasurer.

Mr. Cannon is a New Yorker by birth, but has lived in Colorado for the past seven years. He has followed this business in New York, Pennsylvania and other States all his life. He is treasurer also of the Calidonia Coal Mining Company, which has mines also in Boulder, recently opened, and disclosing excellent prospects that will certainly be realized as soon as railroad facilities for them are prepared. The coal here is lignite also. Vice-President Jones is a banker of Juniata and lives there. Secretary Wyman was formerly in the cattle and coal trade at Hastings, Neb., but for the past year has resided here. Mr. Niemeyer is president of the A. J. Niemeyer Lumber Company, of Waldo, Neb.

THE SOUTHERN COLORADO COAL COMPANY, which has its offices in Denver, at rooms 16 and 17, Pioneer Building, No. 1509 Larimer street, is the owner of large tracts of coal land at Pietou, Huerfano county, Colorado, comprising altogether some 2,500 acres.

This company was organized in May, 1888, and the business of opening up the mines commenced in June of that year; but the railroad to the mines not being completed until that time, shipments did not begin until the following December. The company has now in operation on its property, two mines producing what are known as the Maitland and Lenox coals. From the very first introduction of these they have had a good trade, and in many instances supplanted the famous Canon City coal, which has hitherto been the leading commercial coal of the State. The mines are both slopes, running back into the hillside on a grade of about ten feet to the hundred. The Lenox mine vein is about seven feet thick, with a small parting of slate about two feet from the roof. The Maitland mine vein is between five and six inches and six feet of clean coal.

The chemical analysis of these coals is as follows: Lenox—fixed carbon, 55.20; volatile matter, 36.40; moisture, 3.40; sulphur, .48; ash,

5.00. Maitland—fixed carbon, 53.00; volatile matter, 37.80; moisture, 3.20; sulphur, .50; ash, 6.00.

The low percentage of moisture shown by these analyses, indicates its great value as a commercial coal, as it will not slack or deteriorate upon exposure to the weather. It burns freely with a strong heat and does not clinker.

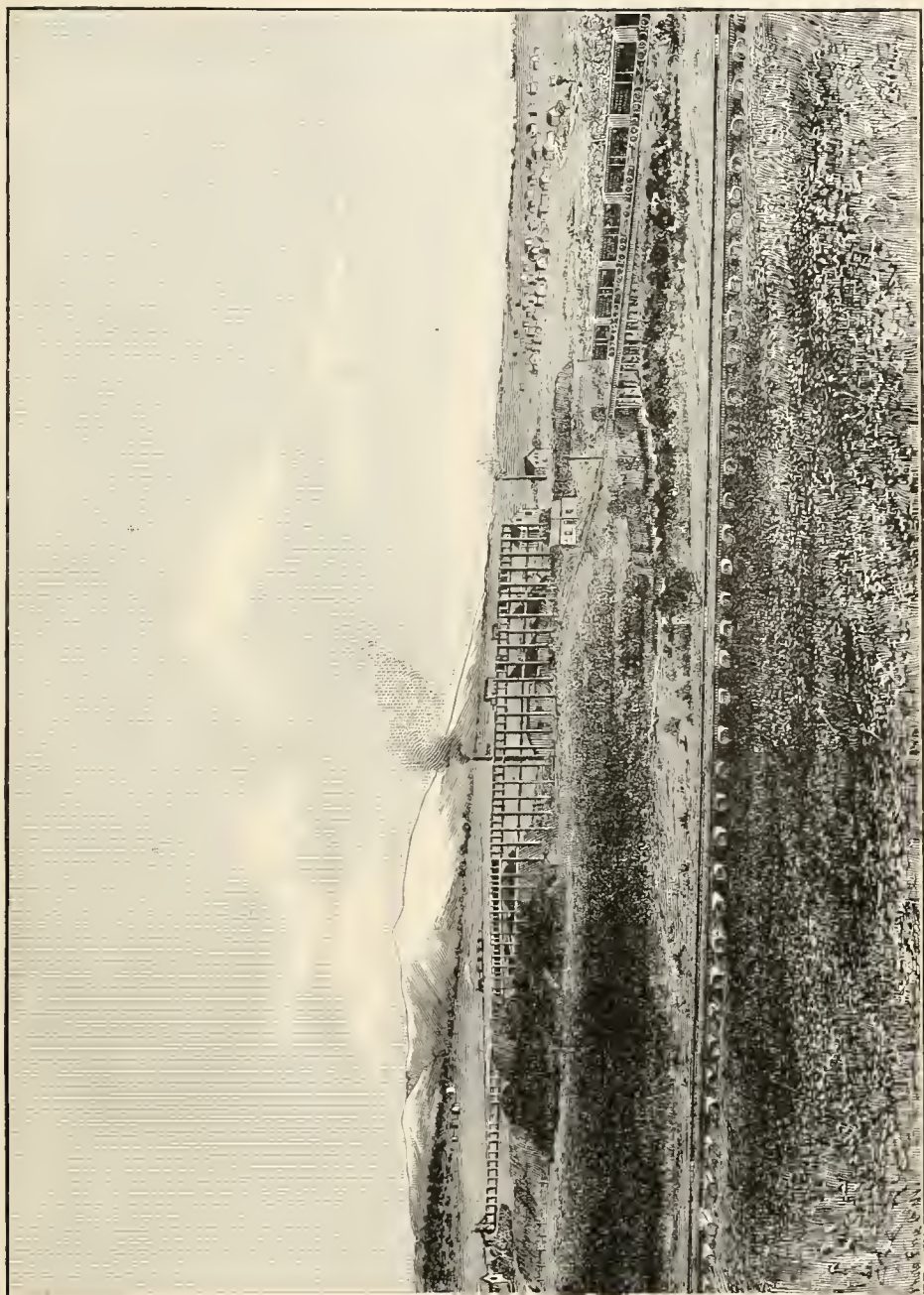
At the present time (summer) about two hundred hands are employed in the operation of these mines, which number will be doubled in the fall as soon as the heavy demand for winter trade sets in. The coal is used exclusively on the engines of the Colorado, Kansas & Nebraska Railway, on its Western division, and it is the favorite coal on the line of that railway in Colorado, Kansas and Nebraska. It is also extensively used for steam purposes by the smelting companies of Denver and Pueblo.

The Macklin Fuel Company of Colorado Springs are the agents for this coal at Colorado Springs, Manitou and Colorado City, and along the line of the Missouri Pacific Railway. The Pueblo Fuel Company are the agents at Pueblo. The Denver & Texas Fuel Company of Denver have the exclusive agency for Denver and Arapahoe county, and for all points along the line of the Union Pacific Railroad.

The machinery at the mines consists of three pair of boilers and double hoisting engine, made by James W. Jackson, of Denver, three large Cameron pumps, and, to insure plenty of fresh air for the workmen a twenty-foot Guybal ventilating fan with fifty-horse power engine, made by the Vulcan Iron Works of Wilksbarre, Pa. This fan has a capacity of 140,000 cubic feet of air per minute, which is a larger amount than that circulated through any other mine in the State. The blacksmith's and carpenter shops, stables, oil houses, store house and mine buildings are first class in construction, and equipped with everything necessary for the proper and economical operating of the mines.

The miners receive 70 cents per ton in the Lenox mine and 80 cents per ton in the Maitland for mining clean lump coal, and can readily make \$3.00 per day. There are at present, some twenty comfortable cottages at the mine, all built with every regard for the comfort and health of the workmen, and twenty more are in process of construction.

Charles B. Patterson, a substantial citizen of Denver, the owner of valuable real estate and other property, is president of the company. J. K. Robinson, formerly assistant general superintendent of the Colorado Coal and Iron Com-



MINING WORKS SOUTHERN COLORADO COAL CO., PICTOU, HUERFANO COUNTY, COL.

pany, is vice-president and general manager, and W. Kopfer, secretary and cashier. The Rock Island Railroad is a large stockholder of the company, as also Maitland, Phelps & Co., of New York.

THE GARFIELD COAL MINES, which are owned by Mr. James Pallott, of this city, are situated one mile from the town of Erie, Colorado. They have been worked for about eight years, and their production of 500 tons and upwards a week has been selling here readily. It is considered excellent for general purposes, and particularly good for household use.

Mr. Pallott formerly had a partner in this venture, but since January 1st, 1889, has been conducting it himself. His yards at Nineteenth and Hartford streets, and up-town office, 1028 Seventeenth street, are both maintained for delivery purposes throughout the city. He runs eight wagons, and his business is rapidly increasing. He is of English birth, but has lived a long time here, and is as well known as anybody in his line in Denver. He is a shipper of Garfield coal also to many interior points, and looks for business everywhere in the trade territory of the city.

T. BERRY & Co., Nineteenth and Wazee streets, are wholesale and retail dealers in coal, handling about 1,000 tons a month for their Denver trade. They get it chiefly at Louisville, in this State, from the Calidonia Coal Mining Co., which they represent as managers, and in which they also own a third interest. The mine is 100 feet deep, the coal is of superior quality, and a hundred tons a day is easily produced. The mine is reached by a siding of the Union Pacific Railroad, 3,200 feet long, and, as the cars are loaded direct from the shaft, the company and its agents are in position to supply large orders promptly.

The business of the Calidonia furnishes the Messrs. Berry, at present, with most of their trade. They employ a considerable number of teams to deliver it here, and are furnishing a coal that gives very general satisfaction.

THE COLORADO COAL AND IRON COMPANY, which has offices at 1605 Larimer street, McClintock Block, was incorporated in 1878 by General William J. Palmer, and others, with a capital stock of \$10,000,000. This company was organized for the operation of coal mines

throughout the State of Colorado, the manufacture of coke, iron, steel rails, merchant iron, etc. The general office is in the Mills Building, New York, operating offices at Pueblo, and sales agency at Denver. They have mines at El Moro, Gray Creek, Walsenburg, Santa Clara, Canon City, and Crested Butte, at which they employ 3,000 men, and have 500 coke ovens at El Moro and Crested Butte, employing 200 men. Their output from these and other property which they own, is several thousand tons per day. These mines produce bituminous coal, and their coke is well known in this market as "El Moro" and "Crested Butte." They are the pioneer producers of the celebrated Canon coal, which excels for domestic purposes, any coal in Colorado.

They also own and operate iron and steel works at Pueblo, in which they employ from 1,000 to 1,500 men, according to the state of trade, (besides a large number of persons in this city as salesmen, clerks, etc.,) and are the largest corporation of this character west of Chicago. They manufacture steel rails, pig iron, bar iron, mine rails, mill supplies, bars, spikes, bolts and nuts, nails and cast iron pipe, which they sell all over the United States, but chiefly in Kansas, Nebraska, Texas, and other States adjacent to this. The quality of their steel rails is unsurpassed by that of any works in the country.

The officers of the company and principals in the management are: Edward J. Berwind, president; Henry S. Grove, first vice-president; and Thomas E. H. Curtis, secretary and treasurer. Mr. Berwind has large investments in coal mining districts throughout the country, is perhaps the largest bituminous coal operator in Pennsylvania, and is a resident of New York City. The present general manager of the company's business is R. C. Ford, an experienced man who has recently come here to take charge of the company's affairs. His office is in Pueblo. Mr. George W. Cook is the general agent, in Denver.

The company owns also over 60,000 acres of land, which they are selling as city and town lots and sites, or as farms and acreage property, and which is irrigated by what is probably the largest irrigating ditch in Colorado at the present time.



AMONG the miscellaneous manufacturing concerns of Denver, the following are notable for the progress they are making, the scope they take, or other characteristics:

THE COLORADO IRON WORKS, occupying an entire square of ground, at Thirty-third and Wynkoop streets, is one of the largest of the manufacturers of mining and milling machinery, boilers, car and other heavy castings and forgings, in the West. When run with the full complement of facilities and employes, 250 hands get a livelihood at these works, and the pay-roll rises to about \$15,000 a month. They have an equipment which enables the company to contract for, and construct, the most important work required, and have every convenience for the prompt execution of orders for stamp mills, furnaces, hoisting machinery, electrical machinery, and architectural iron work. Work is done in them for railroads, and for the great mining and smelter companies of all this region.

They were established more than fifteen years ago, and have been developed into large proportions, chiefly by the enterprise of John W. Nesmith, president of the company, a man of long experience in the direction of large affairs of this sort. He had been master mechanic of the Kansas Pacific, and was superintendent of the Denver, South Park & Pacific, when he was induced to take the management of these works. He has been actively engaged, besides, as a member of the Denver Chamber of Commerce, of the Colorado legislature, and in the promotion of such public projects as street railroads, and other works of utility. Associated with him in the management, are directors J. H. Morcom, who is, also, superintendent of the works, and S. H. Nesmith. The company's secretary and treasurer is Miss Isabel Nesmith.

This company issues a handsomely illustrated catalogue of its leading productions, which describes these manufactures in detail. Its offices are at 1509 Larimer street.

W. J. GODFREY & Co.'s Denver Architectural Iron Works, corner of Wazee and Thirty-fifth streets, are equipped with a twelve-ton blower and seven-ton crane, and are running a seven-ton heat a day. They employ about forty hands and have facilities sufficient for any sized contract. Iron house fronts and house work are their specialties, but they do considerable general work and jobbing castings also.

This firm is at present engaged in manufacturing all the cast iron work of the new Capitol building now in course of construction; they have also turned out a great deal of work in their

line, for the Denver Tramway Co., of this city, and have the contract for the iron work on the new Arapahoe county jail, and many more extensive jobs in the city and State. They do business anywhere in the trade territory of the city, and will be pleased to furnish estimates at all times.

The firm has been but a year established, but all three of the principals have had experience of the business here, besides the time they have spent together. Mr. Godfrey was foreman at the Colorado Iron Works of this city for nine years, was a partner in them for about a year, and has followed this vocation since 1855. Mr. Thomas Quinn, another of the principals, was in the trade at Omaha for several years, and here also with the Colorado Iron works for six years, and Mr. H. D. Simpson, the other member, was foreman pattern maker at the Colorado Iron Works, already mentioned, for a very long time.

THE COLORADO LEAD WORKS, 1542 Wazee street, are manufacturers and dealers in lead pipe, sheet lead, pig lead, bar lead, lead sash weights and solder. They occupy a two-story place for a warehouse, 25 x 125 feet, and carry a large stock of lead pipe; they manufacture in the rear of this place, in a works equipped with a hydraulic press of 1,000 pounds capacity, engines, boilers and pumps, etc., and are turning out about five tons per day of product from it.

The principals in the house are T. P. Hughes and C. T. Harkinson, the latter of whom has reputation as a public man. In times when to be straightforward and "square" is exceptional, he has earned, as a legislator of the Silver State a character for integrity which is much appreciated, not only by his constituents, but by all who have had opportunity to witness his patriotic course. They have been together as partners for two or three years, and have built up an excellent trade throughout the city and country adjacent.

THE COLORADO STONE COMPANY, incorporated by A. H. Garfield and others, in 1881, with \$100,000 capital stock, to quarry and sell building stone, has offices here at Room 1, Wallbrach Block, Sixteenth street. This company owns extensive quarries underlying about 320 acres of ground at Castle Rock. They have about twenty hands employed, and are bringing their output to the city at the rate of about ten car loads a day, by the Denver & Rio Grande and Santa Fe roads, which run by the quarry. From here they ship all over Kansas, and Nebraska, and Colorado. The stone is red, purple, and white, and is a sort of jasper, impregnable to

water, and adapted chiefly for building purposes. Its imperviousness makes it the best building stone in this market. This company has secured a great many large contracts for its product, among others, for the new Masonic Temple, and Metropole Hotel, of this city, the new Opera House at Pueblo, and some besides as far away as Kansas City. Mr. Garfield is president and general manager of the company. He is also connected with L. Bossi & Co., owners of extensive quarries on the South Park railroad, some thirty-seven miles from the city. Mr. R. A. Gurley, of the firm of Gurley Bros., real estate agents, is the secretary and treasurer, and Mr. W. H. B. Stout, of Lincoln, Neb., is associated with them as director.

THE COLORADO MANUFACTURING COMPANY, which is incorporated with \$100,000 capital stock, for the purpose of manufacturing brick, cement, lime, glass, etc., and dealing in building materials, originated with Col. William Moore, V. M. Kame, and A. J. H. Garfield. It has offices here at Room 1, Wallbrach Block, on Sixteenth street, corner of Champa, and is engaged in manufacturing lime and brick at Morrison, in this city, to the extent of about \$75,000 worth per year, and quarrying stone in Douglass county, thirty-five miles off. It has about sixty hands employed, and is disposing of all the lime, brick, and building stone it can handle with its present facilities. The company owns about 440 acres in Douglas. The East Plum creek runs through the property. The red building stone quarries are at Morrison.

The officers of the company are: P. W. Lambert, president; A. J. H. Garfield, vice-president and general manager, and W. D. Todd, secretary and treasurer. Mr. Lambert is engaged in New York as a manufacturer of notions. Mr. Garfield is heavily interested here in real estate, and is president and manager also of the Colorado Stone Company, besides having other mining interests. Mr. Todd is one of the real estate firm of Brown & Fletcher. He was formerly cashier of the Union Bank.

THE FRANKLIN PAINT MILLS, devoted to the manufacture of pure mineral paints, in dry colors of all shades, are supplied with raw material in the shape of Colorado paint ores got from mines owned by the proprietors of these mills. These mines are in El Paso county, some seventy miles from Denver, and are adjacent to the line of the Rock Island Railroad. They are a hundred acres in extent and the supply is practically inexhaustible.

These mills are the pioneer enterprise of the

kind at Denver. Their present output is about twenty-five barrels, or 8,000 pounds, a day, for which so ready a market is found in the city and its immediate vicinity that it is proposed by the management to treble at once their facilities and capacity, and thus meet the demand of the entire territory tributary to Denver. A specialty is being made of fire-proof paints, particularly adapted for use on cars, bridges, houses, roofs, and all other surfaces exposed to the action of the weather, and also of a red mineral strikingly adapted to color mortar, the demand for which is both great and growing.

Mr. Edward A. Reser, an old settler in Colorado, and Frank G. Willard, a citizen of eighteen years' residence, are associated in the conduct of this venture. Mr. Willard was one of the first persons to engage in sheep-raising in the State, and he and Mr. Reser are largely interested in that important Colorado industry. Their wool clip this year will be in the neighborhood of 100,000 pounds. Mr. Reser also has important real estate interests, to the development of which he is giving attention.

He has two promising additions of his own here, lots in which are for sale, together with country property also rapidly enhancing in value. The additions here are located, one of 220 acres called Val Verde, three miles south of the Opera House, and the other, Monroe Park, of 120 acres, four miles northeast, and contiguous to the new stove factory now building. In a very short time he will place on the market the town site of Iliff, in Logan county, situated 150 miles east of Denver, and in the center of the finest agricultural district of the State. He has other realty also besides these holdings.

The Franklin Mills are located at 1243 and 1245 Ninth street. The office is at 1616 Curtis street. Messrs. Reser and Willard are as thorough-going business men as are in Denver, and are very clever men, indeed, to have relations with.

THE DENVER FIRE BRICK Manufacturing Co., whose works are shown in the accompanying engraving, was organized in 1878, and is now, with a yearly capacity of 6,000,000 fire brick, besides flue and furnace linings, tilings, fire proofing tiles, coke oven material, dry-milled and ground clays, silica, etc., the leading establishment of the kind in the Western country. This company owns a large body of fire-clay lands at Edgmont, Jefferson county, and has demonstrated the superiority of its products for all the purposes to which they are applied.

It numbers among its regular patrons the Omaha & Grant, and Globe smelters here, three

parties in Leadville, two of them smelters, gas and electric light companies all over the State, mining companies in Mexico, the iron works at Pueblo, and the zinc works here, be-

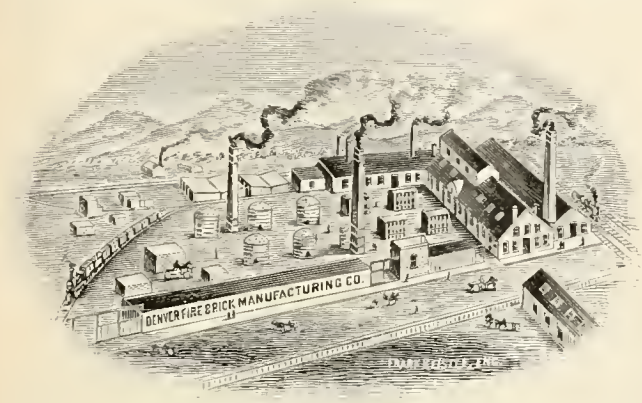
Mr. Hendrie is of the Hendrie & Bolthoff Manufacturing Co. Messrs. Harding and Bronson were in this same line of business (roofing) in Texas before they came here. They introduced here

the process of manufacture, which the company has adopted, and were the principal originators of the enterprise.

A composition roofing, waterproof, durable, and easy to apply, and at the same time very cheap, is being made and sold by this company. It is made of wool, felt, pitch, rubber, and gravel, and is turned out ready for use in squares and rolls. The factory, which is at Platte Park, is in charge of Mr. Stone. It employs about fifteen hands, who produce 150 squares a day. The company has also

monopoly of the coal tar product of Denver and Cheyenne, and is manufacturing from that, pitch and naphtha. It has men on the road selling for it, and has already built up for itself quite a trade in Idaho, Wyoming, New Mexico, and Utah, as well as in Colorado.

All work executed by the company is guaranteed, and they are prepared to furnish estimates at any time for work to be done in any part of Denver's trade territory. Their post-

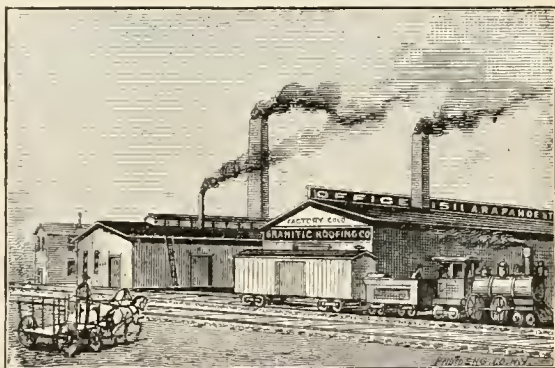


WORKS OF THE DENVER FIRE BRICK MANUFACTURING COMPANY.

sides many of the railroads that center here. The works have been recently enlarged to keep pace with the trade, and the very latest and best approved processes and facilities have been introduced. The bricks made by the company are known as the "Apex," a nine-inch fire-brick for intense heats; the "Acme," nine-inch for blast furnaces; and the "Bastie," nine-inch also, for copper furnaces. Tiles are made of all sizes.

Wm. C. Miller, well known here as the owner of considerable property, as a member of the Chamber of Commerce and a leading business man, is president and general manager of this company's affairs; G. W. Cole is vice-president, and S. H. Standart is secretary and treasurer. Mr. Miller came here from New York City, where he had been connected with the Hoffman House, many years ago, and has built up with his associates, from a small beginning, this extraordinary establishment, employing 75 hands and fully \$150,000 capital. The works of this company are at Seventh, Eighth, Wynkoop and Wewatta streets; their offices at 1648 Lawrence street.

THE COLORADO GRANITIC ROOFING Co., which has its office at 1511 Arapahoe street, was established January 10th, 1889, with \$25,000 capital stock. E. B. Hendrie is its president, D. Bronson, secretary and treasurer; H. H. Harding, manager; C. B. Stone, superintendent, and I. B. Porter are also officers and directors.



WORKS OF THE COLORADO GRANITIC ROOFING COMPANY.

office box is No. 2315. The accompanying cut shows their works at Platte Park.

Mr. J. SULLIVAN, 1422 Lawrence street, has a Mica fire-proof felt roofing which has met with great favor in the East. It is indestructible, is the most durable and serviceable, the cheapest,

strongest, and lightest roofing in use. The fact has been established by the severest and most unquestionable tests during the past ten years, that it has no equal in the world as a precaution against fire.

It is put on by contract, and so far Mr. Sullivan has only solicited work on the large jobs about here. It is one-quarter the weight of a gravel roof—only two and one-half pounds to the foot. The pressure on the walls and outer sections of the building is therefore materially lessened, and a considerable saving in cost of lumber for framing a building can readily be effected by covering with this roof.

of the flames from roof to roof. In conclusion it may be added that this roofing is no new experiment, but has been thoroughly tested by practical use by parties far and near, on some of the finest and largest public buildings in the country, which is proof of the reputation it has established as a first-class roofing for substantial and permanent buildings. Roofs of this kind have been applied to the Santa Fe Company's buildings throughout the whole Santa Fe system.

THE W. J. KINSEY IMPLEMENT COMPANY, wholesale dealers in agricultural implements, at Nos. 167 to 175 Wynkoop street, occupy there a



THE W. J. KINSEY IMPLEMENT COMPANY'S PLACE.

ing in preference to gravel or other kindred roofs. Unlike tin roofing, which must be painted frequently, it requires no attention or expense to keep it in perfect order.

It makes a smooth and handsome roof, no loose material being left on the surface to constantly fill up gutters and conductors. It will not run in the hottest summer, neither will it crack in the coldest winter, as the minerals in it are non-conductors of heat and cold; consequently the roof neither contracts nor expands, and will withstand any climate.

The want of a reliable fire-proof material for roofing has been severely illustrated by large fires occurring in this country, the inflammable nature of roofing greatly hastening the spread

place which is located on property worth a quarter of a million dollars. It is three stories high and covers ten lots—125 feet on the Fifteenth street front, and 250 feet on Wynkoop street. Besides this it has a warehouse across the alley, in the same block, required to house the stock of the concern, usually valued at \$150,000 to \$200,000, and sufficient to make an aggregate business for the house of a half to three-quarters of a million a year.

This company was incorporated nine years ago, with a capital stock of \$300,000, to succeed W. J. Kinsey, established in 1864. Upon the organization of a stock company, W. J. Kinsey became its president and treasurer, and L. L. Higgins, vice-president. Nearly everything that

could be mentioned in the way of agricultural and mining implements is handled by this concern, together with wagons, carriages and other vehicles of all descriptions. It is probably the largest dealer west of the Mississippi, in steam engines, saw mills, threshing machines, mowers, reapers, hay rakes, and that sort of thing, and is quite a manufacturer itself of heavy transfer vehicles and freight wagons, which are in demand throughout the Western country, and for which it has gained numerous medals at different expositions. Several traveling salesmen represent it on the road.

Mr. Kinsey has resided twenty-seven years in Colorado, and is largely interested here in local and State projects. He is a native of Pennsylvania, and was for two years in service during the war with the Eighth Kansas Regiment. He was engaged in building the first telegraph line that was constructed in the State of Colorado. Mr. Higgins is a capitalist of this city; he is connected also with the Denver Ice Company as its president, and with the Rocky Mountain Ditch Company.

JOHN WICH, successor to Runkel & Wich, is sole proprietor of the Star Boiler and Sheet Iron Works, corner of Sixteenth and Bassett streets, which is run largely on such specialties as water jackets, ore cars, buckets, oil and water tanks, roasters, etc., that are in demand in the mining districts. Mr. Wich takes many large contracts of this character, and also to make steam boilers for all purposes. Considerable of the work of this establishment has been put up in the city, and the works are doing an excellent and growing business.

Mr. Wich is a young man comparatively; but has the necessary experience, first acquired in the East on general work, and then matured here on the characteristic work of these new and rising communities of the far West.

CHAS. H. SHAW'S Denver Steam Boiler Works, corner of Wazee and Thirty-fifth streets,

employ about thirty hands when running full, chiefly on steam boilers for mines, smelters, and mills, in this and adjacent States, oil and water tanks, water jackets, and ore cars. Mr. Shaw was in the boiler-making business for many years in Bridgeport, Conn., before he came here, and has been in it nine years here, formerly with a partner, but for the last two years by himself. His facilities are as complete as those of any establishment in the West, and his workmanship the very best. He does considerable repairing and has most of the steam fitters of this vicinity for his customers.

THE DENVER CARRIAGE COMPANY, organized in 1888, has \$30,000 capital; trade in Colorado, Utah, Wyoming, and New Mexico; twenty or



STAR BOILER AND SHEET IRON WORKS, JOHN WICH, PROPRIETOR.

thirty hands employed, and the following principals: R. D. Hobart, president; S. W. Schermerhorn, vice-president and manager; W. M. Bliss, secretary and treasurer. Mr. Hobart is an old resident and well known business man. He is president of the Western Prospecting Co. Mr. Schermerhorn is a Canadian by birth, but has lived here about ten years, and has been in the carriage trade the greater part of his time. He hails from Grand Rapids, Mich., a centre of carriage manufacture, and having followed this vocation in all the large cities of the Northwest for the past twenty years, is thoroughly experienced in the business. Secretary Bliss is a native of the State. He has been identified with the progress of the city and State by participation in affairs, public and private, since

1871. He was in the jobbing hardware trade fifteen years with one of the largest houses in



ROBERTSON & DOLL CARRIAGE FACTORY.

Colorado, and was elected city treasurer of Denver successively no less than four times.

This company makes all kinds of light vehicles to order and for the trade, and is a large dealer in carriages of Eastern make, harness, whips, etc., chiefly received from Buffalo and Rochester, N. Y. It has already earned reputation for its own productions. The materials for these are purchased direct from the manufacturers, and many parts usually bought by other makers, such as carriage-tops, for instance, are made by it. The very finest workmen are employed, and guarantees are given with each sale. The shops and offices of this company are at 1937 to 1943 Curtis street.

THE ROBERTSON & DOLL CARRIAGE COMPANY, Arapahoe street, corner of Fourteenth, was incorporated in 1882, with \$100,000 capital, as successor to the Robertson Carriage Co., which had previously been established for some years. Mr. Robertson is president of the company, and Mr. Doll secretary and treasurer. They built last year one of the finest warehouses and repositories in the West, specially for their business; it is 65 x 125 feet, four stories high in front and five in the rear, and cost, with the ground occupied by it, \$90,000. In it are displayed, on a single floor, eighty-five different styles of carriages, comprising in fulness and variety nearly everything in light work known to the trade, such as end-spring and side-bar buggies, phaetons,

surreys, jump-seat wagons, sulkeys, cutters and sleighs, broughams, T-carts, cabriolets, landaus and landaulets.

Attached to these premises is a factory in which they employ thirty-five hands. The floor above the repository contains a wood-work shop, trimming and smith shop, and the third and fourth floors are used for painting. This department furnishes employment to thirteen hands, itself. This house is said to carry the finest lines of light work west of St. Louis, and is selling at prices which compare with those for the best work made in the East. It has all the grades and all the fashionable styles, and salesmen on the road in Colorado, Nebraska and New Mexico selling them.

Mr. Robertson is a native of Scotland, who has been in this line here for twenty-six years; in fact, is the pioneer in this branch of trade. Mr. Doll is a native of Pennsylvania, but has been a resident of Colorado for eight years. Both are experienced men in their business.

THE ENTERPRISE CARRIAGE CO., 1321 to 1327 Twentieth street, has for its patrons such particular concerns as the Morey Mercantile Co., the Continental Oil Co., N. B. McCrary, G. Hessler & Co., and Barton & Furey, firms among the best known in their several lines in Denver, and all ready to recommend the Enterprise Company's work as superior and better adapted to the climate, roads and general usage here



FACTORY OF THE ENTERPRISE CARRIAGE CO.

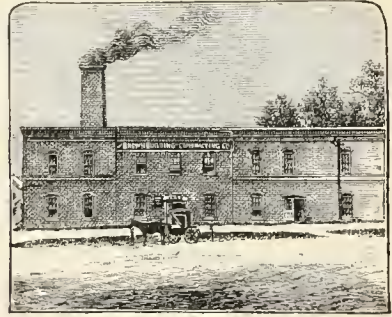
than any imported work can be, for the simple reason that the latter is made by persons who never repair it and do not know where it gives out.

The Enterprise, too, has reputation among the local dealers. The firm, Messrs. J. D. Wahl, J. H. Ruhlen and M. H. Mitchell—all three experienced in the business—has over \$10,000 invested in the factory and its equipment. The accompanying engraving is a good representation of the building they occupy. In it they have a special repair department and a salesroom or depository, all jobs issuing from which latter are guaranteed to stand the work they are constructed for, whether used in city or country. Most of the work of this factory is ordered, but they fill in with other work in the intervals between busy times. They make both light and heavy work; chiefly, however, mountain and city delivery wagons. They employ about twenty-five hands.

Mr. Mitchell is general manager of the business, Mr. Ruhlen superintends the blacksmith shops, and Mr. Wahl, the wood workers. All three are mechanics themselves.

THE BROWN BUILDING AND CONTRACTING CO., contractors and builders, making a specialty of bar, office, and store fixtures, has a factory employing thirty-five or forty hands, at 1229 Ninth street, and offices at 1413 and 1415 Lawrence street. Many fine jobs, in both lines, produced by this establishment, serve to illustrate the fact that Denver mechanics are not a whit behind the rest of the age in the matter of workmanship and style. Wood mantels and

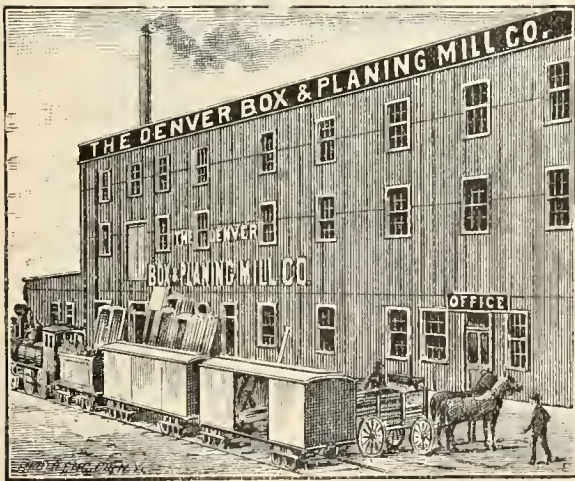
here for the trade, also. Mr. Brown has had seventeen or eighteen years' experience in the



BROWN BUILDING AND CONTRACTING CO.

business, and has been one of the most successful men in it at Denver. He has acquired property by it, and is the owner of several blocks in North Denver.

THE DENVER BOX AND PLANING MILL CO., which has quite a large establishment at Tenth and Water streets, was organized and began business in June, 1888. It has \$40,000 capital and the following officers: John McPherson, president; G. W. Chambers, vice-president; L. J. Huary, secretary and treasurer; T. E. Trask, manager. Although but a year in operation, these mills have aggregated \$100,000 of business for that time. The proprietors built and equipped a first class concern, and have devoted themselves chiefly to mill work, for which the upbuilding of Denver has made a great demand. They bought their machinery in St. Louis, and have the latest improvements and labor saving devices. Mr. Trask is a man who thoroughly understands management of this sort of business, and the company has even better prospects in the future than its business was in the past.



DENVER BOX AND PLANING MILL CO.

specially designed furniture, made by this concern, will compare in finish and design with any turned out in other cities.

Considerable band and scroll sawing is done

MACKENZIE BROS., house, sign and decorative painters, employing about thirty hands, and established since 1882, do as fine work as anybody in their line in New York or Chicago, or any of the great Eastern cities. The brothers are both practical workmen, skilled in the finer branches of the art, and have had special experience to qualify them for designing and decoration.

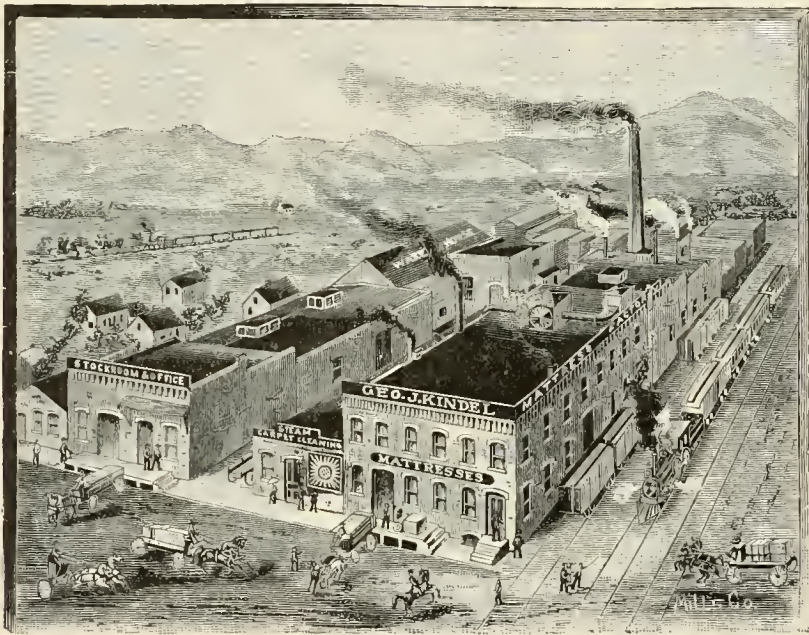
They take contracts for house work, external and internal, and undertake jobs in any part of the West. They have executed some large

orders for fine work in Montana and Wyoming as well as here, and have acquired special reputation for their sign work. They use only the first quality of stock, and pay the highest wages for good men, thus insuring the best results. Their office and sign department only, is at 1722 Curtis street. They occupy another and a larger shop for job work and storage, at 1949 Larimer street, which they will soon be compelled to vacate for more commodious quarters.

F. E. PERRAULT, cigar box manufacturer, and dealer in cigar makers' supplies, at 1521 to 1525 Nineteenth street, is successor to Lichty & Perrault, established in 1884. Mr. Lichty retired in March of the year 1889, and Mr. Perrault has

GEO. J. KINDEL, manufacturer of mattresses, spring beds, etc., and importer of brass and iron bedsteads, was formerly a partner in, and is now, successor to Kindel & Stewart, established in 1878. He has a large factory at Sixth and Wynkoop streets, which covers an area of 21,924 square feet, and employs about thirty hands there the year round. A 125 horse power Corliss engine furnishes this place with motive power, and it is as well equipped with modern appliances and machinery as any concern of the kind in the United States.

Excelsior and wool mattresses are his specialty, and he does quite a business in renovating carpets and feathers.



GEO. J. KINDEL'S MATTRESS FACTORY.

since continued the business without a partner. He employs about a dozen hands in his box factory, who make about 800 a day; but he has capacity to make 3,000 per day.

He manufactures both by hand and steam power, and has a trade extending not only throughout the city and State, but into Utah, Wyoming, and New Mexico. He came here in 1878, and was formerly with the Rio Grande and South Park railroads, and has acquired, by long residence, an extensive acquaintance. He occupies all of the upper floor of the building in which he is located, and, if business increases in the future as it has in the past, will shortly enlarge his facilities.

He is also an extensive jobber of bedding and spring beds, last year having sold thirty-one car loads of spring beds alone, in his trade territory. He turns out about 200 mattresses a day, and has salesrooms at 1533 Lawrence street. He is a man of property, owning real estate here and ranch lands in the State, and has been the most successful man here of those in the line he follows.

THE COLORADO BROOM MANUFACTURING Co., 1726 Blake street, Mr. W. H. Seltzer's concern, was established in 1876, by T. S. Lesley, whom Mr. Seltzer succeeded in 1879. It provides about a dozen or fifteen hands with employment, and two travelling men are disposing of

the product made to the trade of Colorado, Wyoming, and New Mexico. This was the first factory, of the kind, started here, and its brooms, whisks, brushes, etc., have reputation for their quality throughout the State.

Mr. Seltzer has had twenty-five years' experience in this line, and is well known throughout this locality both as a citizen and business man. He has a mail order department, supply-

which are extra heavy, and of finer material and workmanship than those usually sold. Their place, shown in the accompanying engraving, is a four story building 50x100; in it they have a plant worth about \$50,000, consisting of drills, lathes, shapers, planers, etc. They are manufacturers also of artesian well tools, and have the best equipped machinery repair shop in this State. They do also gear



WORKS OF THE DIMON & JOHNSTON MANUFACTURING CO.

ing customers in the country as cheaply and satisfactorily as his city trade. He insists that all goods from his establishment shall be first-class, and will compete with any other house in the trade here.

THE DIMON & JOHNSTON MANUFACTURING COMPANY, engaged in manufacturing brass, steam and water goods, at 1729 and 1731 Blake street, commenced business June 1st, 1888. They employ about thirty men and make a specialty of the manufacture of high grade brass valves,

cutting, printing press repairing, and tool making.

They have men on the road selling for them in Arizona, Montana, New Mexico, and Utah, and taking orders. In fact, the business has increased so much recently that they have put in several thousand dollars worth of additional machinery, to facilitate manufacture, and added a blacksmithing department, equipped with an eight ton steam hammer for light and heavy forgings. The principals in this firm are Chas.

L. Dimon, jr., who manages the machine shops, and artesian well department also; J. Z. Adams, who is the office man and director of the city sales, and D. P. Johnston, who gives general attention to the manufacturing affairs of the company. He was with large Eastern manufacturers, notably, the Russell & Erwin Hardware company, and the Colt's Arms company, before he came to Denver.

EATON & BATES, manufacturers of plain and japanned tinware, at 2317 and 2319 Larimer street, employ thirty hands and have over \$60,000 invested in their business. Their place is equipped with machinery brought from the

facturers of the city, like the Kuner Pickle Co., the cracker bakeries, etc., are now enabled to get wares of this character, of first quality, and at less cost than they could by sending East.

So much for what this house is now. It is interesting to note, (as no uncommon, if not an every day fact at Denver,) that Mr. C. B. Eaton of the firm, came here from Boston about eight years ago, and established this business in January, 1883, in a little place 12x16 feet only. He had been in the same line there. Mr. Bates has been a partner since 1888. He is a native of the State, and like his associate, a very brisk and intelligent business man. He takes supervision of the office details. Mr. Eaton, when not on the road, usually directs the mechanical affairs of the house.

THE HUGHES & KEITH SANITARY SUPPLY CO., of 1625 and 1627 Curtis street, have about sixty hands in their employ and are doing about \$200,000 of business a year. They carry a \$50,000 stock; have large sales throughout Colorado and all these Western States and Territories, and have executed some of the largest plumbing, and steam, and hot water heating jobs given out in them. Having all the appliances for sanitary work in operation they make a specialty of sanitary plumbing, and of hot water and steam heat-



EATON & BATES, MANUFACTURERS OF TINWARE.

East, and run by steam power. Among other specialties they manufacture fancy toilet ware, water coolers and oil tanks, plunge, sitz and infant baths, and grocer's caddies. Their japanned work is particularly good, and all their productions well made and durable. They import their tin plate direct, have traveling men selling for them throughout Colorado and Utah, and are building up the best trade of the kind in Denver.

Among other appliances and devices, with which this factory is liberally equipped the following are notable: A soldering machine of 1,100 cans capacity an hour, a steam roller 20,000 cans a day, a steam crimper and combination crimper, for bottoming cans, pails, etc., with a daily output of 10,000. The large manu-

ing work, and carry the finest lines of electroliers, chandeliers and combination fixtures for electric and gas lighting. They are exclusive agents also for The Mitchell-Vance Co., of New York City, and for other manufacturers of the goods they handle.

Mr. Hughes came here in 1879 and established the business. The corporation was organized five years ago. The interests in it are held by T. P. Hughes, D. M. Keith and C. M. B. Keith. Mr. Hughes is president of it, and Mr. D. M. Keith secretary and treasurer. The latter was in this business for ten years in New York before he came here in 1880. The business has been very successful, and property and other interests have been acquired by these gentlemen from it. They have a membership in the

Chamber of Commerce and other public bodies of the city.

WESLEY TIBBETTS, manufacturer of galvanized iron and copper cornices, at 1830 Market street, is successor to H. F. Rhoads. He bought Rhoads out about two years ago, and thereby acquired a first rate business, largely jobbing and house work, such as tin roofing, gutters and down spouts. He will estimate for work of that character to be done either here or in the country comprising Denver's trade territory, at any time.

H. L. TIERNAN, manufacturer of tin, sheet iron and copper ware and dealer in stoves and hardware, at 1544 Blake street, has six to ten hands regularly employed in his shop, and will estimate for building work at any time. As a dealer he makes a specialty of trade in heavy hotel work. He is an experienced man in his line—has been established here, in fact, since 1874.

THE DENVER IRON FENCE COMPANY's place, 1418 and 1420 Market street, was, when first established, in 1876, a repair shop only, which was run by Gustave Winter. In 1878 he took Robert Kirkpatrick for a partner, and in 1882 Jakob Fitting succeeded Kirkpatrick. Mr. Winter had come over to this country from Germany in 1886, and was living in Leavenworth, Kansas before he came here. Mr. Fitting is also a native of the Fatherland, and was for three years an employe of Winter's before he became a partner.

Messrs. Winter & Fitting have fifteen or twenty hands employed, and are making a specialty of the manufacture of fencing, grilles, window and other guards, cresting, and office fittings, of ornamental iron, wire and brass. They have machinery and facilities for this purpose, of the finest character. They own their place of business, and have several profitable agencies, among others, that for the St. Louis Expanded Metal Co., whose novelties they are introducing, and the New Jersey manufacturers of wire cloth. They do quite a business for these concerns.

Their sales and production will aggregate \$50,000 a year. They have a \$2,000 contract to erect a fence around the Union depot, and have completed one at the Broadway engine house, and also three parallel gates for Trinity M. E. Church, which, now in position, are the finest example of wrought iron work in the State. They have made considerable ornamental work for business blocks here, notably, the Jacobson block. A better idea, perhaps, than this description affords, can be obtained

from their illustrated catalogue, which is mailed free to those who desire it.

THE COMMON SENSE WHIM Co. is an illustration of what can be done in Denver in a manufacturing way. The Common Sense Whim was invented and patented by Mr. J. H. Montgomery six years ago, and he has since taken out several other patents on it. Unlike many Eastern manufacturers of mining machinery, who never saw gold and silver mining operations in their lives, or, at best, know nothing of the innumerable details that go to make mining appliances a success, Mr. Montgomery has the advantage of nineteen years practical experience in Colorado mines, and his mechanical productions have been tested in actual service under his eye in Boulder, Gilpin and Clear Creek counties of this State.

At 1220 and 1222 Curtis street, three blocks west of the Tabor Grand Opera House, Mr. Montgomery has large shops of his own, equipped with forges, coke furnaces, power shears, power punches, drill presses, rolls and cast iron forms for shaping crooked work—in other words, complete facilities for manufacture, under his supervision (he is general manager of the company), of his whims. A stock of materials is carried, either in the shops or in dealers' hands, worth several thousand dollars, and he is prepared to furnish, if he has not on hand, hoists and whims to suit any case.

Hoists are made from one that will raise 100 pounds 300 feet per minute, to a derrick whim that will raise a weight of twelve tons; also mining whims from one to eight horse power. He guarantees all work, because he personally oversees it, and by liberal advertising endeavors to let the public know what he has to sell. It is safe to predict, from his success hitherto, that, prosecuting his business upon the method he has adopted, his shops will, in a brief period, compare with the great machine works of the East. They are already notable among the industrial concerns of Denver.

THE DENVER NOVELTY WORKS, 1420 Lawrence street, has for principals A. V. Schonborn, H. L. and S. M. McNutt. They make a specialty of electrical construction and supplies, and have workmen employed to do all kinds of jobbing and fine repairing. They are favored with a considerable share of that class of work done here in Denver, and have a State trade besides.

Mr. Schonborn acts as manager of the business. He has followed it many years and is an expert electrician and mechanic. The Messrs. McNutt are also well qualified for it by experience.

THE SCIENTIFIC AGENCY, at corner of Sixteenth and Lawrence streets, in this city, has for its manager, A. J. O'Brien; counsel, Z. F. Wilber,



THE SCIENTIFIC AGENCY.

and consulting engineer, Wm. Kowalski. Among patent lawyers, none west of the Mississippi have a finer reputation or more complete facilities than this agency. They do not buy or sell patents granted, but confine their business strictly to the procuring and protection of them. By so doing and by the careful study of patent cases and law, they are enabled to do much better work than if engaged in patent speculation. Caveats are filed, and labels and trademarks registered by them.

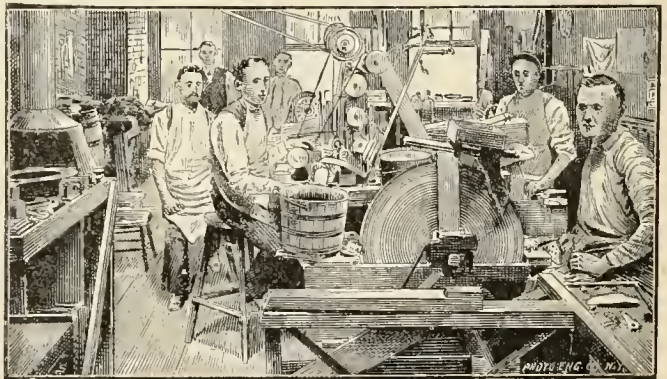
They act as solicitors of both domestic and foreign patents, have correspondents at Washington and at the capitals of most of the civilized countries of the world; and act also as counsellors and experts in all matters relating to patents and inventions.

Mr. O'Brien has been successfully engaged in practice for some years in this city, and Mr. Wilber has had some twenty years experience. He was for many years principal examiner of the United

States patent office, and after that, when he had charge of Edison's patent business, secured for him several hundred patents. It will be seen that he brings this agency a long and valuable experience, which will be at the service of its patrons. These gentlemen are especially well posted in the law and practice of the patent office and in the various branches of mechanical, electrical and mining patents. They possess, besides, large general information in all branches.

Mr. Kowalski acquired a thorough education as a civil and mechanical engineer in some of the best schools in Europe. He was for many years civil engineer and city surveyor for Brooklyn, N. Y., and he devised and was engineer in charge of and constructed the sewer system of Coney Island. He enjoys more than a local reputation as an expert and consulting engineer in hydraulics, steam engineering, mechanics, etc. The presence here of this Scientific Agency must be a great convenience to Western inventors.

A. F. HABERL, lapidary and manufacturer of Colorado jewelry, at 1704 Lawrence street, carries a large stock of specimen and quartz work there and has several men engaged in making that specialty all the time, at his factory, 1737 Blake street, which is under the supervision of Mr. Paul A. Haberl, a practical lapidary, who was in charge of the petrified forest exhibit at the New Orleans World's Exposition. Manufacture of jewelry is superintended there also by Mr. I. Haberl, who, from the fact that he has been connected with some of the largest jewelry concerns in the United States, is well known throughout the country, as well as here.



INTERIOR OF A. F. HABERL'S WORKSHOP.

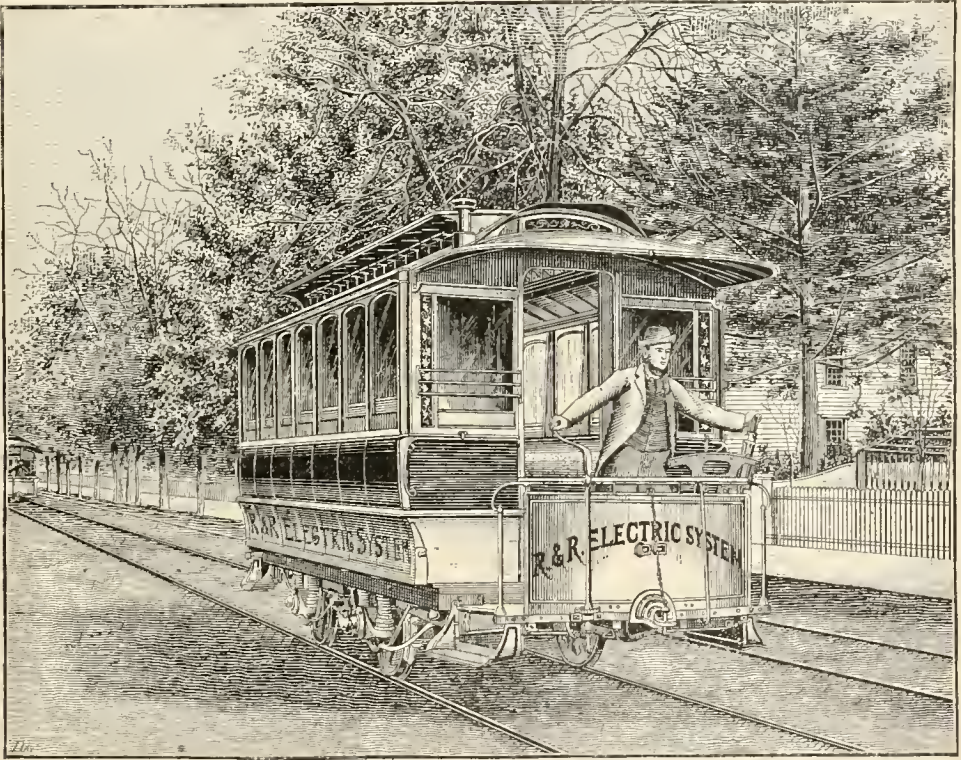
Mr. A. F. Haberl gives his time to the business at his store. Before he came here he was con-

nected with Durand & Co., of Newark, N. J., and as he has lived here twenty-three years and been prominent in his line pretty much all that time, his own experience has not been at all limited. He handles a general line of jewelry, watches and silverware for a state as well as city trade, for one, in fact, that extends over Colorado, Wyoming, Utah and New Mexico, and that is rapidly increasing.

THE RIVER AND RAIL ELECTRIC COMPANY is a branch of the New York company, which is

wires for the territory of Colorado, Utah, Montana, Wyoming and New Mexico; also the agencies of several of the largest incandescent lamp manufacturers in the country.

The organization of the company was effected only a few months ago, and they have now opened their handsome offices at No. 1517 Larimer street, Denver. The officers of the company are: O. Metcalf, of Colorado Springs, president; J. T. Lynch, of New York, vice-president; Stetson Leach, of Denver, general



A RIVER AND RAIL ELECTRIC SYSTEM CAR.

known as the River and Rail Electric Light Company, of which the following named gentlemen are the directors: Stilson Hutchins, S. B. Chittenden, George L. Wright, F. F. Randolph, William Main, M. H. Phelps, F. H. Halls and Albon Man.

The Denver company, known as the River and Rail Electric Company, has the exclusive right for Colorado, to sell tram cars, dynamos, motors and storage batteries, and has a paid-up capital stock of \$500,000. The company has the exclusive agency for John A. Roebling's Sons & Co., of Trenton, N. J., for all kinds of insulated

manager, and W. F. Reed, of Denver, secretary and treasurer.

Mr. Metcalf, who is at the head of this company, is the senior member of the firm of Metcalf, Paul & Co., of Pittsburg, Pa., president of the Elk Mountain Railroad, and formerly the second vice-president of the Colorado Midland Railroad. He came to Colorado some twelve years ago and located at Colorado Springs and became interested in the mineral resources of the State, principally at Aspen, where he has large investments. During his career Mr. Metcalf has had the honor of being at the head of some of

the most extensive manufacturing industries in Pennsylvania. He was one of the firm of the Knapp Foundry which furnished all the large cannons for the government during the late rebellion, and has in his possession a telegram from the Secretary of War directing him to confiscate the Pennsylvania Railroad, because they did not furnish cars promptly enough to load the guns for the War Department. When the officials of the road found that he had the authority to take charge of the line they provided the cars.

Mr. J. T. Lynch, the vice-president, resides in New York and occupies his time principally in investing money and negotiating loans. He is one of the oldest importers of diamonds in New York, and the firm of which he is a member has an enviable reputation in that line.

Mr. Stetson Leach, the general manager, is originally from Boston, and was for some years interested in business in New York City. He was instrumental in organizing the Colorado Eastern Railroad, and still retains his interest in that line. During the past two years he has centered his energies to the thorough study of all the electrical appliances in use, and is now attending to the practical part of the business of the River and Rail Company.

Mr. W. F. Reed, the secretary and treasurer, was for a number of years connected with the Pittsburg & Lake Erie Railroad in the capacity of assistant to the treasurer and as confidential secretary to the general manager.

The tram cars which this company has exclusive sale of, are eighteen feet in length, resemble the ordinary street cars now in general use, and can be run on any street car track. They are run by a motor placed on the side and underneath the car, and connected on the same shaft with the mechanical movement, which, in the simplest manner, drives both axles with but one motor instead of two, as used by other systems. Fourteen storage batteries (seven on each side) are placed under the seats in the car and power is generated from these to run the motor. The front and rear platforms are furnished with a reverse automatic lever and automatic brake, which are very simple in construction and effective in their uses.

In starting one of these cars the lever is pushed over to the left, the engineer sacrificing speed for power, and when he has overcome the inertia in starting, the lever is placed in the center, sacrificing power for speed. To back the car the lever is thrown to the right — revers-

ing the motor — the cars running as well backwards as forwards.

In this system the objectionable features of all the other systems of electric railways for rapid transit purposes are overcome, viz.: There are no overhead wires whereby the cars are dependent for its power on a wire that at any moment is liable to become short circuited by reason of an electrical storm or other cause; or where if the dynamo stops for an instant the whole line of cars stops; where the trolleys which connect the cars with the "overhead" wires are liable to get out of order, and where the traffic of the entire line is wholly dependent upon the dynamos and wires.

There are no conduits, each car having its own electrical energy and power entirely independent of any other power; and no unsightly poles cumbering the streets. The cars can be run at the rate of twenty miles per hour when necessary, or even faster. When the batteries become exhausted the work of replacing them with others, thoroughly charged, requires but a moment. Among the advantages of this system over any other in operation, may be mentioned, increased speed; no poles or overhead wires; no conduits; each car's independence of all the others, and the great reduction in cost.

The actual reduction of cost is one half of that of any other system. Where it costs \$100,000 per mile for cable system, \$15,000 to \$25,000 for overhead wire system, the cost of these cars placed ready for running on the track will not exceed \$5,000. This price does not include a power house in which batteries are recharged by the dynamos; but as this system only requires a small plant for the recharging, the great reduction in the cost as compared with any other system can be readily seen.

The "Julien" system of storage battery tram cars, requires 5,600 pounds of electrical energy to run its cars thirty-three miles; by the River and Rail system it only requires 2,300 pounds of battery force to run the cars forty to sixty miles and by reason of the very light mechanical movement and the single motor, the car complete weighs only about the same as a car equipped for the overhead wire system.

The superiority as to cheapness, quality and steadiness of the electric light from this companies storage batteries and the many meritorious points they claim and sustain in their behalf, are facts, which alone should give them precedence over all others.

It is universally admitted that a system using

storage batteries must be superior to one in which the light is directly dependent upon moving machinery, which produces a constantly varying current that is ruinous to the eye and destructive to the lamp. By this system which the River & Rail Company are handling, they furnish the most beautiful light yet developed, with a perfectly uniform current, thereby avoiding the strain on the eye and greatly prolonging the life of the lamp. For house, block, or town lighting, and for the propulsion of every kind of motive power, this storage battery stands to-day unrivalled. The demand for electric lights being steadily on the increase, individuals, by using this system of storage batteries, can, on a comparatively small investment, in localities where ample power already exists, establish separate central stations from which to supply electric light to blocks of residences or stores, thus assuring to themselves a steady income, with a handsome profit on a limited outlay.

These storage batteries are being used in a large number of prominent business houses and public buildings, in the East for illuminating purposes, and for the furnishing of power to run elevators and the like. The batteries are placed in the basement of the building, where they are charged by a dynamo, either in the building or by wire connected with the power house. The risk of fire by the use of the battery, is reduced to a minimum. The batteries, after being charged, can be cut off from the dynamos, and the occupants of the house having their incandescent lights, with the storage batteries acting as reservoirs, are independent of dynamos.

The Fire Underwriters of the large Eastern cities have made a thorough examination into the system of storage batteries, and noting the total absence of risk from fire, have, in many cases where these are in use, reduced the rate of insurance, giving as their reason the impossibility of short circuits being formed, which, under the old system, causes the entire current of 500 to 1,500 volts of electricity to run into a house, and cause fire; whereas, under this system, there is but fifty volts used at any one time from the battery for illuminating purposes.

The street car companies in the United States, have now in use over 25,000 cars. That means an immense number of cars to be supplied, sooner or later, with these storage batteries, which will prove superior to all others in economy of original outlay, durability, safety, efficiency, lightness, and cost of maintenance.

From tests made by Professor Chandler, of New York, it is demonstrated that this company possesses that accumulator, and they are prepared to sustain their claim as to its superior serviceability.

The River & Rail Electric Company will establish branch offices in all parts of the State, with general offices in this city. They are now prepared to do business, and will give an exhibition of their tramway electric car as soon as it arrives from the East. The company owns over thirty valuable patents beside a number of new ones pending. The illustration accompanying this matter shows one of their cars.

THE EICKEMEYER DYNAMO & MOTOR COMPANY has recently been organized in Denver, and will occupy, with the River & Rail Electric Company, the offices at No. 1517 Larimer street. At a meeting of its board of directors, the following named officers were elected to serve during the ensuing year: J. T. Lynch, New York, president; Stetson Leach, Denver, vice-president and general manager; W. F. R. Reed, Denver, secretary and treasurer.

The Eickemeyer dynamos and motors are covered by United States patents, bearing date, February 22d, 1887, and February 14th, 1888. Their machines combine the simplest construction and highest efficiency yet obtained in dynamos and electrical apparatus.

There is perfect electrical balance in the armature coils, and no radiation of field magnetism; no magnetism apparent, in fact, at any exposed surface of the machine. All the lines of force are concentrated within the machine, in passing through the armature, and there is no sparking at the commutator. These machines, of any required capacity, will be sold by this company at the lowest prices, and guaranteed to do all that is claimed for them.

Efficiency and durability are their marked features. The fact that the Pullman Company, after trying every other machine, has adopted the Eickemeyer machines exclusively, built all their fast trains service with, and used them over a year, is a substantial guarantee of their merits.

C. TUENGEL'S steam grinding establishment, 1425 Lawrence street, has been the principal place of that sort here since 1875. Mr. Tuegel is a manufacturer, dealer in and repairer of cutlery of all kinds, including all kinds of knives, shears, and surgical instruments. He handles strops, hones, stones, and combs, and fills mail or express orders as soon as they are received.

THE DENVER MANUFACTURING COMPANY, than which few houses in the Great West are better or more favorably known, had its origin in a modest beginning, made in 1876, to produce a class of goods expressly calculated for the Rocky Mountain trade. Gradually, but uniformly, it grew; steadily it flourished, and at length became the ranking establishment of its class in the West.

It is the aim of this house, and in its purpose it is entirely successful, to manufacture and sell every necessity for the horse, the carriage and the stable. Over 100 styles of harness, embracing everything from a dog or goat harness to

most elegant and elaborate design and workmanship, many and various styles may be noted. The stock-saddles are just now being sent East and to Europe in large numbers, and the demand for them will increase as the horsemen there discover the comfort and protection they afford. Here also, in this department, are side-saddles, cheap and plain or finely stamped and ornamented, and worth, some of them, \$150. Here too is a complete line of English saddles for ladies and gentlemen, and the celebrated Whitman saddles, for which the house is sole agent in the West.



DENVER MANUFACTURING COMPANY'S ESTABLISHMENT.

the fine road or the elaborate coach harness, and ranging in price from \$5 to \$500 per set, are manufactured by it.

An almost bewildering assortment is a characteristic of the saddle department of the house. Between the light and shapely race-saddle, weighing, complete, less than two pounds, and the indestructible and comfortable stock, or "cow-boy" saddle of fifty pounds weight, and of

In the turf department are sweat blankets and suits, horse boots, protective of every part of the legs or feet of the trotter or runner; and also a large line of veterinary remedies, to strengthen him for the race or to cure the ailments he is heir to. The variety here indicates that the presiding genius of the place is a friend to both the horse and his owner, for here is the latest and best of everything

for the care and comfort of highly prized animals.

But few, if any, of all the houses of Denver have a more wide-spread trade than the Denver Manufacturing Co. Its salesmen cover all Colorado, New Mexico, Wyoming, Utah, Idaho and Montana; and, by means of the mail and the agency of the illustrated and descriptive catalogue of the house, orders are received from every part of the United States and Canada. The fortunate possessor of one of these valuable catalogues can readily select any article of the lines handled by the house that he may desire.

has for its principals J. W. Macrum and Pierre Mequillet, experienced men both. They are prepared to take large contracts, and for that purpose have regularly employed about sixteen or eighteen hands. They are agents for The Western Electric Company's goods, the American watchman's time detector and Zimdars & Hunt's pneumatic bells and annunciators. Electric wiring in buildings is their specialty.

They also manufacture all kinds of steel dies, copper, brass and rubber stamps, brass signs, key tags, baggage checks, etc., and they are headquarters for keys and key blanks.



W. H. KISTLER & COMPANY, MANUFACTURING STATIONERS.

The house stands so well in the general estimation that many Eastern and foreign manufacturers sell the Rocky Mountain trade through it. The company's store and factory, situated at 1332 to 1338 Seventeenth street, corner of Market, is a five-story building, the basement, the trunk and hand bag factory and sales department. Strangers in the city are cordially welcomed and frequently shown through the building. It is an interesting place to visit; an establishment pervaded with the spirit of enterprise that seems to animate all of Denver.

THE NOVELTY MANUFACTURING CO., 1126 Sixteenth street, chiefly engaged in electrical construction and as dealers in electrical supplies,

W. H. Kistler & Co., wholesale stationers and job printers, are the only manufacturing stationers between Kansas and California, and are well known in all the States looking to Denver for supplies. They have an especially fine equipment for the manufacture of blank books, and have about \$35,000 invested in their plant and stock. They employ fifty hands, have three men on the road selling for them, and do all of \$125,000 a year of business.

They are sole agents for the Eagle Pencil Company, of New York, for the Sanford Ink Manufacturing Company, and for the A. J. Reach Philadelphia Baseball Company, and their lines of office stationery can hardly be excelled for

variety and fullness in any part of the land. They do ruling and book-binding for the trade, and carry a complete stock of school stationery and fancy goods, such as albums, mirrors, cutlery, etc. Mr. Kistler, the head of the house, has been seven years established in this line here, and has been quite successful in it, as the foregoing account discloses. This house is at 1221 to 1227 Fifteenth street.

JAMES M. CULVER, 1744 Blake street, is the only exclusive manufacturer of printers' rollers and composition between the Missouri river and the Pacific. He is furnishing rollers to all but one or two of the offices in the city, and is supplying many outside of it. He carries, also, a stock of printers' supplies and handles printing presses of all descriptions. He is sole agent for Colorado, Wyoming and New Mexico, of the

month, besides sample cases—the latter of which are a specialty with him. He manufactures all grades, from the cheapest to the costliest, and is making a seasoned wood trunk that finds favor wherever it is on sale. Mr. Gromm's trade extends through Colorado and the neighboring States and Territories. He has been continuously in business in Denver since 1873. He started in a small way, but has built up a business that makes him the leading trunk manufacturer of Denver.

GEORGE G. MCCOY, manufacturer of boots and shoes and uppers, and wholesale and retail dealer in them also, has forty-five hands at work in his place at 1733 Larimer street. They make about ninety-six cases of product a month, mostly shoes and uppers of the finer grades. These sell everywhere in the mountain country

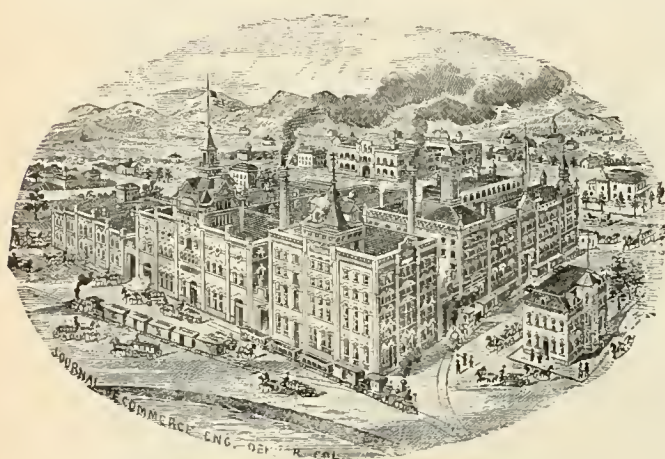
and in every settlement between here and California.

Mr. McCoy has had many years experience in this line. He was in it before he came here and has followed it eleven years here. He has been quite successful, and is, to use the vernacular, "well fixed" in real estate and other resources.

THE PHILLIP ZANG BREWING Co. owns and operates the establishment delineated in the engraving accompanying this matter. It is situated in North Denver, and is the largest and best appointed establishment of the kind between the Mississippi river and the Pacific coast.

It has an output of from 125,000 to 150,000 barrels a year, and furnishes employment to 100 persons; has sales of its fine Pilsener and other brands in all the States between Kansas and California, including Nebraska, Colorado, Utah, Wyoming, New Mexico and Montana; has railroad siding for shipping purposes, and every convenience and facility for the business that ingenuity has provided or that money can purchase. In brief, is a model concern.

It was in 1859, when Denver was a mere mountain camp, that John Good made the first brew here of the amber draft of old Gambrinus, out of which enterprise has grown this vast brewing concern. It was known in the early stages of its career as the Rocky Mountain Brewery, and was run by Good, under that name, until 1870. Phillip Zang & Co. then acquired it, and in 1888 they organized a stock company



THE PHILLIP ZANG BREWING COMPANY'S ESTABLISHMENT.

Campbell Printing Press and Manufacturing Co., and is doing quite a business for them.

As an old newspaper man and publisher, Mr. Culver has the requisite experience for the business and is generally favored with trade by the craft.

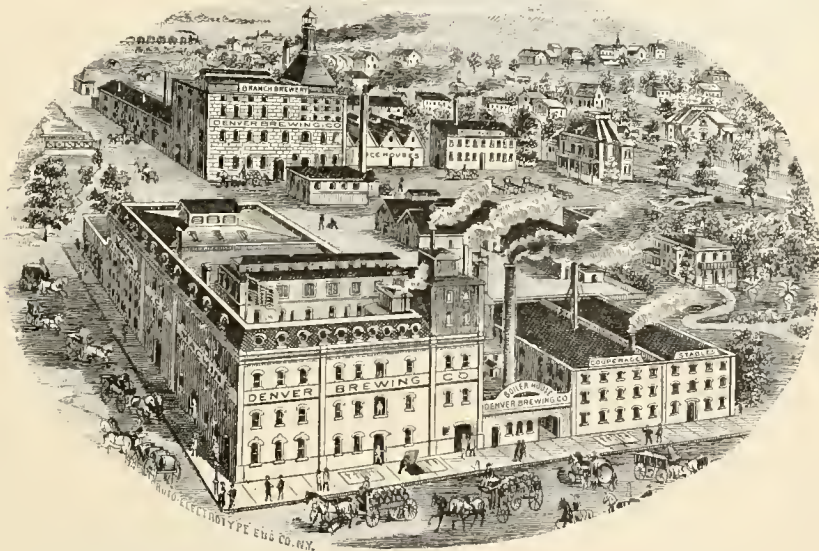
F. W. GROMM, trunk manufacturer, doing a wholesale and retail business in that line here for many years, has his factory at 1219 Sixteenth street, and a branch at 1810 Arapahoe street. The main factory occupies the whole of three basements under the Brunswick Hotel. The Arapahoe street place is used for the manufacture of boxes and frames for trunks, and for fittings. His salesrooms, in which he does quite a retail business, are at 935 Sixteenth street. He employs a considerable number of hands in the factory, and has on hand a very large stock, indeed, is turning out about 225 trunks every

with the title that heads these paragraphs. The principals in this company now, are non-residents. Adolph J. Zang, a well known German-American resident of Denver, and a substantial citizen of Colorado, is secretary, treasurer and general manager of it. He is also president and general manager of the Denver Brewing Co., also described herein. Mr. Edward Siemon is manager, with office at the Denver Brewery.

THE DENVER BREWING COMPANY, which has the second largest establishment of the kind west of St. Louis, has capacity of seventy-five to a hundred thousand barrels, and 60,000 barrels of the very excellent beverage that has given it distinction in this part of the country

complete in the matter of its appointments and equipment as any brewery in the land. The buildings are of brick, and the apparatus, machinery and vaults are all of the very latest pattern. Two Linde ice machines of seventy tons daily capacity cool the vaults. The business of the company provides 75 men with employment, and incidentally is a means of livelihood to even a larger number. The resident manager of this company is Mr. Edward Siemon.

THE MILWAUKEE BREWERY, 223 to 227 Larimer street, makes from 50 to 100 kegs a day of as fine a quality of beer as is sold here. Mr. Melsheimer, its owner, mastered the trade in Milwaukee, (whence the name of his establishment)



THE DENVER BREWING COMPANY'S MAIN AND BRANCH CONCERNS.

were made in 1888. It will probably, from present appearances, have a greater output than that for 1889. Beginning in 1870 with merely a local business, it has grown with its environment and is now shipping much of its product throughout Colorado, Wyoming, New Mexico and Utah. A large bottling establishment is maintained, and the "Vienna bottled beer, for Export," made by it, meets with especial favor wherever sold.

The company has two concerns here, chief of them that shown in the engraving illustrating this matter, and situated at the corner of Ninth and Lawrence streets. The other is a branch used for storage purposes; it is at Eighth and Larimer street. The first of these place is as

and is thoroughly posted in all the processes for making and bottling lager. He owns the whole property and has about \$75,000 invested in his plant, and although most of his brewings goes to the city trade, he ships considerable also to the country. He has been ten years located here.

His brands of ales and porters are recommended by leading physicians as pure and superior beverages. He makes his own malt, and does his own bottling, and has fine large cellars in which to store and ripen what he brews.

THE VILLA PARK ICE CO., Mr. Ira A. Scott's enterprise, has its offices and depot at 1431 Nineteenth street. It was established in 1887 on a small scale by him, but has gained steadily

in patronage. All the company's ice is cut in Green Mountain Lake, which is a sheet of strictly pure spring water. Mr. Scott puts up



A. G. RHODES' CRACKER FACTORY.

about 7,000 tons of ice every season and disposes of it without any trouble. He runs five wagons for delivery in the city.

Mr. Scott came here in 1876 from Vermont, where he was born and raised. He had been connected as manager and foreman for the large ice companies here before venturing on his own account, and in that way gained knowledge and experience, which has been of great benefit to him in his present venture.

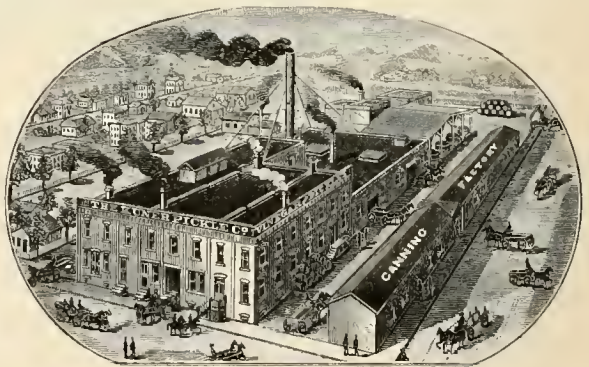
THE QUEEN CITY ICE Co., is one of the largest of the twelve that are supplying the people of Denver. Mr. J. H. Nugent, proprietor of the Queen City's business, hails originally from Canada, but has lived here ten, and been in this trade, six years. He handles the best of lake ice to the extent of perhaps 8,000 tons a season, and gives full weight for the ruling prices. His storehouses are situated on the west side, two blocks west of the waterworks. He lives at 1259 South Sixth street.

A. G. RHODES, cracker manufacturer, of 1811 and 1813 Market street, has three men on the road selling for him in this and all the adjacent States and territories, and twenty hands employed, who, with the assistance of improved machinery, turn out about 400 boxes of product a day. This output includes all the staples of the trade, and many specialties besides, the whole comprising over a hundred different brands of crackers and cakes, put up in

tin, glass, and wood, according to its character, all made of the very best materials that money can buy, and sold with the regular trade discounts.

Mr. Rhoads has followed this business for twenty-three of the thirty years he has lived here, and may be considered to have mastered it, if that length of experience is of any value. He buys his flour from the Golden, Longmont, Fort Collins, and other first class Colorado mills, and has put into his factory in the Hallack Block, for the manipulation of his product, extremely valuable machinery bought in the East. He does, probably \$100,000 worth of business a year. He is a member of the Chamber of Commerce, a director of the Colorado and Utah Investment Co., and interested in other projects local to this section, and as a man and merchant is much esteemed.

THE KUNER PICKLE Co., whose establishment is represented in the engraving illustrating this matter, is one of the largest, if it is not the very largest, concern of the kind west of the Mississippi river. The venture of which it is the outgrowth, was originally established in 1872 by J. C. Kuner, who afterwards admitted his brother to an interest. In 1886 the stock company was incorporated with \$50,000 capital stock, now all paid in. The company employs usually about fifty hands, and sometimes many more, in the manufacture of vinegar, pickles, mustards, sauces and sauer kraut, and in the canning of Colorado tomatoes and beans, and Kuner's brands, especially the Eureka catsup, which has no superior in America, are esteemed as of standard grades wherever Denver has trade



KUNER PICKLE COMPANY'S PLACE.

territory. The company has several men on the road in Colorado, and all the States and Territories adjacent to it, and is one of the best known houses of the Rocky Mountain country.

Besides the works here, which are of brick and quite valuable, the company has salting works at Greeley, which have capacity of 150,000 bushels and are chiefly run on cucumbers. During August, September and October, the canning season, they sometimes employ 250 hands, and they will put up 20,000 cases of tomatoes alone this year. They have electric lighting facilities, very fine refrigerator facilities, and, among other machinery, apparatus made especially for them in Syracuse and Buffalo, N. Y. They have the only mills west of the Missouri for the grinding and preparation of French mustard, and they are about to put in additional vats for pickling and new equipment for canning and bottling, to cost a couple of thousand dollars.

The Kurer Bros. are ranked with the best business men of Denver. They started first in St. Louis and Chicago, and here, as has been said, in 1872. They have been very successful, and have accumulated quite a little property. They are Germans by birth, but have been in this country since 1847. Their place of business is at Twenty-second and Blake streets.

THE DENVER SOAP COMPANY, occupying a large brick building, 50 x 133 feet, and three stories high, with a cellar under all, at the corner of Ninth and Market streets, is a pioneer manufacturing institution of the State. It located here in 1876, and devoted its capital and energies to the work of supplying the State and surrounding Territories with a pure article of soap.

During this time its business has grown to be one of the largest of the kind west of Chicago.

soaps are "Poole's Denver Best Soap," which has a sale amounting to nearly ten million pounds a year. This and other brands of soap are man-



DENVER SOAP COMPANY'S FACTORY.

ufactured to meet the peculiar wants of the trade of this locality. Among the toilet soaps manufactured by this firm is Poole's famous "Hard Water Bar," which has no rival for the alkali waters of this region. Its complete line of milled toilet soaps which are adapted to the wants of the Western trade, known under the brands "Manitou," "La Veta Bouquet," "Queen Bath," &c., merit special attention. This company has been highly complimented by the award of large government contracts, in consequence of superior quality and purity demonstrated under rigid chemical analysis in competition with other manufacturers of the country.

SHAIN & SIMMONS, manufacturers of soda water and syrups, bottlers of Ph. Zang's Pilsener lager, and agents for Philadelphia cream phosphate, at 2163 Larimer street, supply many of the leading establishments of the city, like the Windsor, Albany, St. James and Markham hotels, and the Arcade restaurant and saloon, and have customers throughout the State to whom Mr. Shain, as the traveling man for his firm, is engaged in selling. He has been twenty-one years in the business, (some six or seven years here

with the Dascombe Bottling Co.) and his partner, whose time, and the assistance of two employes, is given to their city trade, is also an experienced man. They manufacture fine



SHAIN & SIMMONS' BOTTLING WORKS.

Its factory is supplied with all the latest and most recently improved machinery, enabling it to meet any competition on equal grades of goods. Among its leading brands of laundry

fruit syrups in a specially prepared basement, and have quite a trade in bottled beer and porter. Their goods are the finest in the market, and are packed for shipment so as to keep fresh and palatable. They certainly do the largest business of the kind in Denver.

WARREN & PHILLIPS, manufacturers of flavorings and perfumes at 1254 and 1256 Eleventh streets, have fifteen hands employed in their establishment, and are carrying complete lines of druggists' and grocers' sundries, including flavoring extracts, soda water supplies, essences, nks, bluing, baking powder, etc., and also a

and is an expert in all its details. His partner, Mr. A. B. Phillips, was formerly in the drug trade here, and has recently re-embarked in it, without, however, abandoning his connection with this establishment.

All their goods are packed in attractive shape, and are of superior quality. Hence their success.

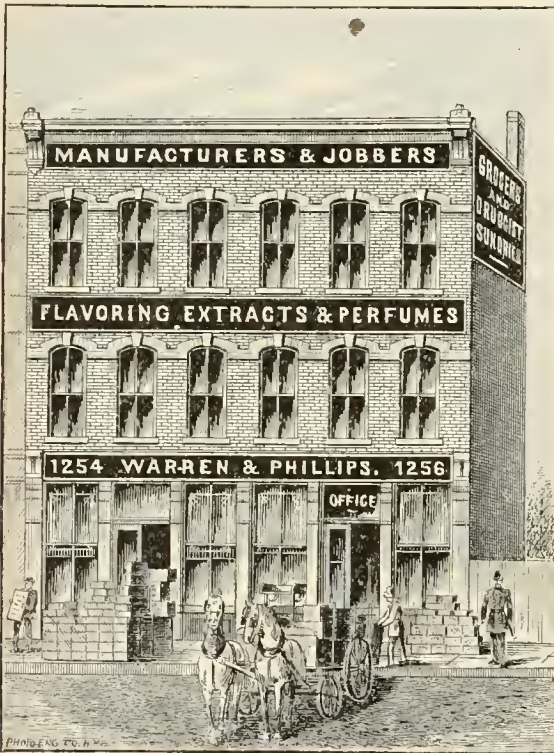
THE ARBUCKLE BAKING POWDER CO., successors to Guy D. Arbuckle & Co., 1518 Eighteenth street, are manufacturers and jobbers of the celebrated Golden State baking powder, Western agents for Arbuckle's baking powders, and are dealers in supplies for druggists and bars, among others for Liebig's extract of beef; beef juice; beef bouillon; beef, wine and iron; and chicken broth, and for Gordon's clam juice. Mr. Arbuckle was in the drug trade here from 1867 until he bought out J. P. Schlink & Co., and established himself in this line, in September, 1888.

THE GONZALEZ CIGARS, of Denver manufacture, have reputation throughout all this Western country. They are made by the forty hands employed by Mr. Eduardo Gonzalez in his factory, at 1851 Larimer street, to the extent of about 50,000 a week, and they sell readily wherever they have been introduced in this and the neighboring States and Territories.

To facilitate distribution, Mr. Gonzalez has two branch stores in the city—one at Seventeenth and Lawrence, and at 1851 Larimer. He is a native of Havana, and his place is known, appropriately, as the Cuban Cigar Factory, and he has lived in Colorado, and been prominent in this business, for the last ten years. His leading brands are: "Gonzalez' Puros," the "Boquet," "Cuban Maid," "Denver Boys," and "La Flor de Gonzalez."

SMITH & BUTLER, manufacturers of and dealers in fine cigars, at 1411 Larimer street, make and sell about 30,000 per month of the following brands: "Blandura," "Silver Queen," "Ladiso," "Rosadera," "City Hall," and "D. & R. G." These are much preferred by smokers, and are supplied the trade at prices which permit retailing at five and ten cents. The last two of these brands are the best five cent cigar sold here.

THE MITCHELL OPTICAL AND INSTRUMENT CO. is successor to M. J. Mitchell, who was in the business here for ten or fifteen years when the company was organized. He is still a principal



WARREN & PHILLIPS' ESTABLISHMENT.

number of other specialties of their own manufacture. They employ four men on the road traveling in their interest, and selling for them throughout Colorado, Wyoming, Utah, Montana, New Mexico, Arizona, and Texas. They have been about three years established and have grown with the trade territory they have to supply every year since they started.

Mr. O. C. Warren, of the firm, has followed this line for the last twenty years. He was in it at Grand Rapids, Mich., before he came here,

in it, and is its manager. Several of the workmen in this company's shop, 1552 Lawrence street, over the store, are men of extraordinary skill, and high salaries are paid them. Besides optical work of all sorts, a very considerable business is done at this place for engineering corps, scientists, and others requiring extra fine instruments. Mr. Mitchell has some mining interests, also, but is chiefly devoted to the business treated of here.

THE DENVER OPTICAL COMPANY, manufacturers and repairers of optical instruments and wholesale and retail dealers in them, at 626 Sixteenth street, have been something over a year established, and have trade throughout Colorado, Kansas and Nebraska. Mr. B. I.

Price, an expert optician, is manager of the company's business. Associated with him are A. W. Fritz and M. M. Price. Mr. Price has had sixteen years experience in the business in Kansas, Pennsylvania and other parts of the country. He is the owner of a copyrighted prescription blank for lenses, and for spectacle frames, and is patentee, also, of a spectacle frame, to sell which it is proposed to organize a stock company. At present, however, the business is chiefly order work for prescription lenses and spectacle frames. A notable progress has been made during the first twelve months' business, and the indications are even more satisfactory for the future. Mail orders sent to this house will receive prompt and careful attention.





THE STATE OF COLORADO.

WHILE gallant and knightly De Soto was pursuing that fateful march of his to the Mississippi, Francisco Vasquez de Coronado, subaltern to the then Mexican Viceroy Mendoza, was prosecuting as toilsome a search, in the very heart of the Continent, for the seven treasure cities of Cibola; seated—so the wild figment of Indian tradition ran, that lured to repeated disaster the too credulous cavaliers—somewhere, on some far off mountain or mother-lode of gold; and in this quest he is said to have traced the course of the Rio Grande to its source. It was in the reign of Emperor Charles the Fifth, in 1540, an age of amazing achievement; but the perils of the expedition unbinged the mind of its leader, and the event of it was barren of result to Coronado's sanguine superior, and flattering only, by the shadowy title of sovereignty extended, to his most puissant and illustrious master.

Over these profound mid-continental solitudes, then, two hundred and sixty years roll ere there is another intruder. At the dawn of the nineteenth century Lewis and Clarke, the original path-finders, while engaged in the set task of exploring President Jefferson's Louisiana purchase, made arduous head-way through them; and in 1805, Lieutenant Zebulon Pike, sent upon a like mission, was vouchsafed first sight of those sublime altitudes, the Rockies, one of the loftiest of which, and most interesting in associations, bearing his name, still keeps his well-earned laurels green.

Col. Long in 1819, and Capt. Bonneville, employed by the American Fur Company in 1832, crossed what was formerly known as the great American desert—now over nearly all its vast expanse induced to bloom and blossom as the rose—and “scaled the lofty heights that hid the setting sun beyond.” The adventurous Fremont, in 1842-44, penetrated the fastnesses of the great range, and blazed a passage for the

sturdy pioneers of the Pacific, who cleared, in turn, a route through the defiles and the passes for the stage lines afterward established. The expatriated Mormons journeyed by on their way to the Dead Sea of Utah, and few, even, of the white nomads that consorted with or defied the red bravos of the prairie, were at all familiar with this isolated region of precipitous peaks and cloud-capped mountains. It was little known and less esteemed, until the discoveries of the gold hunters, in California Gulch, in 1858, disclosed its hidden treasures and revealed its awe-inspiring grandeur to the world.

Report of gold drew thousands, and confirmation of the accounts dispersed multitudes throughout the ranges in search of it. The stirring scenes of life in the high California Sierras were reproduced, on the trails, in the placers of the canyons and gulches, and in the mining camps of the Rockies, but with the color and inspiration of another environment. Here, as there, communities sprang, mushroom-like, into existence; some doomed to speedy dissolution or slow decay; some to decline, perhaps with other expectations, to revive; and some, like Denver, rooted deep upon the banks of the Platte, to foreshadow early, a fuller measure of greatness.

In 1861 a Territory was carved out of lands ceded to the general government by the State of Texas, and out of what was partitioned from Kansas upon the final federation of that long debatable ground. The name chosen for the new Territory, Colorado, meaning red, was derived from the tongue of the mixed Spanish races of the Southwest, whose nomenclature is about all that preserves for the antiquary and the student, the spirit and charm of the early local traditions.

The population continued to multiply as the mineral production augmented, and the wider prospect of vast quartz and gravel deposits was

unfolded by expert inspections and official surveys. The stockmen came with their flocks and herds, and then the husbandman, and presently nearly every honest pursuit in life had its representatives. The railroads constructed, the schools built, the peace and order and prosperity prevailing, the efficacies of the climate and the matchless attractions of scenery—these drew those who cherish the household gods and the domestic virtues; and in the short space of fifteen years the permanent structure of the State of Colorado was raised upon a solid fabric of the industries and institutions of civilization.

Admitted in the Centennial year of the inde-

pendence of the country, 1876, Colorado, with less than 40,000 inhabitants, was thirty-eighth in rank of the States of the Union. By 1880 it had advanced to the thirty-fifth place, and had 194,327 people, more than a four-fold increase. It is to be within bounds to estimate the population now at half a million. The National census of 1880 reported 684 miles of railroad in Colorado; now there are 4,300. The several new lines recently finished to Denver from the East, and the realization of the possibilities for this extraordinary State, are promise of a much greater accession of settlers in the near future than has distinguished any period of the past.



COLORADO covers four degrees of latitude and seven of longitude, or 280 by 380 miles of area, is larger than the New England States with Ohio added, or than England, Scotland, and Wales combined, and is about two-fifths the size of Texas. It has a situation central as to the rich States west of the Mississippi, and is more affluent than any of them in the resources that give to States a commanding influence in the industries. The lay of the land is such that it may be divided into two natural divisions, mountains and plains. About three-eighths of the State—the eastern part—is plains. The “parks” and high *mesas*, or table lands, and foothills, are classed generally, with the mountain division, which comprises an area of 230 by 280 miles.

THE ROCKY MOUNTAINS attain their greatest bulk and elevation in Colorado. They traverse the State, nearly due north and south, about the middle of it. Where they encroach, in mid-passage, upon the eastern half of it for a hundred and twenty miles, three parallel ranks of these cordilleras, having the breadth of two meridians, are known as the Front or Colorado range, the Park range, and the Saguache Sierra Madre, or National range. These, with their continuations trending to the northwest and southwest, immutably partition the Eastern and Western slopes, and fix the tortuous but positive line of the “great Continental divide,” demarking the waters, climate, soils, and productions of each. The Colorado, easternmost of these ranges, confronts the City of Denver,

presenting full in view, to the dwellers of the plain, among a number of lesser landmarks, the majestic mass of Long's peak, symmetrical as a cone, towering in the northwest, Gray's in the foothills to the west, and Pike's peak, ninety miles southwest—all three o'er-topping 14,000 feet of elevation.

From Mt. Lincoln, 200 peaks, nearly 13,000 feet high, and twenty-five, from 14,000 to 14,400 feet, can be described. Twenty in Park range exceed 13,000 feet, and two are over 14,000. Graven by the Divine Hand with His own symbol, the Mountain of the Holy Cross terminates the Saguache national divide, with 14,176 feet height of summit—nearly equalling Grand Mountain of the same range, for fifty miles south of which, elevations of thirteen to fourteen thousand feet are frequent—Elbert, LaPlata, Harvard, and Yale, rising highest of these. Sierra Blanca, in the Sangre de Cristo, which, with the Culebra, are eastern links of the great chain in Southern Colorado, rears its hoary head 14,464 feet above sea level, and is loftiest of all the mountains in Colorado. The Spanish peaks are impressive features of the Raton range, which is the southern confine of the State. The San Juan range is the southern extension of the great divide; the San Miguel, Uncompahgre and La Plata, the south-western range system of it.

It would be difficult, even if it were essential here, to impart any new conception of the wondrous physical character, and of the environments of these everlasting hills. Laud-

ation has been all but exhausted upon the panorama of stupendous eminences, with crests that pierce the vault of Heaven, and canyons where Night and Silence reign supreme,—of Manitous, and Royal Gorges, and Gardens of the Gods, and Rivers of Lost Souls,—unfolded along the lines of the railroads of Colorado; and yet, these marvels of nature are only the envelopment of Arcana, from which have been extorted the riches of an Ophir, and a Potosi, combined. And rugged as they are, and sparsely settled, except where mining is pursued, the arable, that is to say, the irrigable, acreage of the mountain division of Colorado, would, by itself, support in abundance, the overteeming populations of many older States.

OF PLAINS, PARKS, AND PLATEAUS, there is in Colorado, a princely domain; greater in area, by a fifth at least, than the Emerald Isle. The plains-lands of the State, lying east of the mountains, have the general features of the far Western prairies. The strip along the foot hills of the Rockies, excepted, they are flat and treeless, but have fair natural drainage conditions, and, all along the Nebraska and Kansas border, seasonable rainfalls. This division has desirable lands—in Weld county, originally settled under the patronage of Horace Greeley, and the most productive farming district of the State; in Logan, formerly a part of Weld, and much like it in quality; in Arapahoe, 140 miles long by 30 wide, watered by ditch in the vicinity of Denver, which is its county seat, and networked by the railroads that rendezvous there; in Elbert, chiefly a stock range, but resembling Arapahoe in characteristics; in Bent, transformed from a grazing to an agricultural province, by the immigration that has been stimulated by irrigation of much of it; in Pueblo, two-thirds of which is plains, and which has important cattle, farming and manufacturing interests, the latter sustaining “the Pittsburg of the West;” in Las Animas, a stock, agricultural, and coal county, and in other parts, Canals and ditches, projected, and in progress, promise vastly to extend the farmable areas of this division.

THE PARKS OF COLORADO are no mere garden plats, such as the name, perhaps, implies; they are estates, broader than many of the old world principalities, and of products as prolific. They are situated between the parallel ranges of the Rockies, heretofore described, North Park, 2,500 square miles in area, 300 of them grass lands, an irregular plateau, diversified with hill and valley, forest and stream, walled in on

nearly every side; Middle Park, comprising 3,000 square miles, likewise begirt, and as resourceful; the vale of Egeria adjoining; South Park, ten by fifty miles, in the very heart of the State, and with sites for a hundred thrifty cantonments within it; and San Luis, a grand alpine valley, 200 miles long, 40 to 70 wide, and already sufficiently irrigated to sustain a commonwealth of 50,000 souls. The central and northerly parks have nine or ten thousand feet elevation; San Luis, as elsewhere described, is considerably lower.

THE WESTERN SLOPE OF THE STATE partakes of the modified climate of the Pacific side of the continent, which is the more favorable for the growth of the tenderer fruits and vegetation. This is especially the character of the counties formed from the old reservation of the White River Utes—Garfield, Ouray, Delta, Mesa and Montrose. Garfield and Routt stretch from the Rocky Mountains to the Utah line. The former is well timbered, and the latter exceedingly varied in resources. Pending irrigation, for which there are already some facilities in the three last named of these western counties, farming is carried on in a moderate way, but, as in the central or mountain division, stock-raising and mining are leading pursuits.

EIGHT RIVERS, the Arkansas, the South Platte, the Rio Grande, the San Juan, the Gunnison, the White, the Yampa and the Grand, constitute, with their tributaries, the drainage system of Colorado. These all have their sources in the central division of the State, and their several courses take them, the Platte eastward into the plains, the Arkansas east into Kansas, the Rio Grande southeast into New Mexico, the San Juan southwest into New Mexico and Utah, the White, also into the Mormon territory westward, the Gunnison to a junction with the Grand, which carries its waters into “Deseret,” and the Yampa northwest to a confluence at the State line with the Green river of Utah and Wyoming.

None of them are navigable; their importance arises from their utility for irrigation, for manufacturing powers, and as a general water supply. They were formerly particularly serviceable as guidance for the hardy pioneers and prospectors, and in recent years have been as indispensable as the trans-montane lines for railroad engineering. The South Platte, the Arkansas, the Gunnison and the Grand, and, to a less extent, the Rio Grande, are the most beneficial from an agricultural point of view. But minor streams, without name or number, “which, like useful

men in the under-current of life, are unknown to fame." minister also in the restoration of the waste, and in leaching the virgin soils of Colorado.

THESE SEVERAL STREAMS, fed by the melting snows and drainage of the Rockies, are destined to perform for Colorado what the Nile and the Ganges do for Egypt and myriad-peopled Hindoostan, whose rivers of old were divinities, to be propitiated and worshipped. From aimless meanderings diverted, they have already been turned into canals and ditches, having more than six thousand miles length, and their fertilizing elements are distributed over 1,500,000 acres of the sterile lands of the state by systems that have twice that scope; so that now Agriculture, with Irrigation for her handmaid, engages speedily to bring greater renown to Colorado than all her fame from mining.

IRRIGATION PROJECTS are regulated in Colorado by statute, and legislation wisely favors all that are genuine. The principle has been established that the water is the property of the people, and that the canal companies are simply common carriers of it. The first agricultural ditch dug in the State was excavated by the city of Denver; it waters the farms in her environs and refreshes the shade trees set out on her streets; but, with this notable exception, nearly all the public works of this character in the State have been provided by private enterprise, which, however, has been handsomely fostered by the liberal public policy pursued. Sale of the water, and, in some cases, of the lands as well, yields the profit on these investments.

THE EXPENSE TO FARMERS for water rent, according to Mr. W. J. Chamberlin, of Denver, who is largely interested in irrigation concerns, is \$1.00 to \$1.75 an acre, no great burden where the mere bringing of abundant water to arid lands is considered to have enhanced their value from the nominal government estimation of \$1.25 an acre to \$20 an acre market price; and, where the fertility gained, augments production so, that it is reckoned, in the case of well-tilled farms, the equivalent, at least, of the interest on \$100 an acre valuation. It is often very much more, and frequently exceeds the returns from the same character of soils in the rain belt so much, as almost to stagger belief. Lands are sold with perpetual rights to the water rental; prices of such lands vary according to their character and situation; the average value of a perpetual water privilege is \$10 an acre; and where farmers own ditch stock in mutual com-

panies, no charge is made them for the water they use from the ditch they have thus bought into; they pay, of course, for maintenance of the ditch instead.

A LUCID DESCRIPTION of the *modus operandi* of irrigation in Colorado, ascribed to Orange Judd of the *Prairie Farmer*, is the clearest exposition of the subject in print. With some few deviations from the text, it is, in substance, as follows: The water is conveyed in a canal, or large ditch, from one of the many mountain streams of the State, which may be a mile or two, or a hundred miles, from the fields they are led captive to supply. These canals wind their way out upon the plain, over and around intervening highland obstacles, and are sometimes carried by skillful engineering — paradoxical as it may seem — up hill as well as down dale. Leading from the main ditch to the farms to be irrigated are smaller ditches, run where the grade is high enough to tap them, with laterals extending into and through the fields. Furrows twenty to fifty feet apart, made with the plow, connect with these laterals.

THE WATER IS MEASURED by gauge, as it proceeds from the canal. A farm-hand opens and closes the furrows with spade or hoe. When they are full the water seeps through or trickles over the sides: soon the surface soil is uniformly moist; and if it be desired the land can be thoroughly flooded, and the same effect obtained, as by a down-pour from the clouds. The number of irrigations necessary for a crop and the amount of water required for each, depends upon the subsoil, the crop seeded or to be put in, and other circumstances, and is largely a matter for experience to determine. Most farmers employing irrigation methods desire no rain at all, and prefer instead a hot sunshine that will stimulate growth.

THE ADVANTAGES OF IRRIGATION are these: I. Immunity from drought and freedom from floods. II. The choice afforded the crop grower of plants requiring much or little water; and in a measure the power to make crops late or early. III. The facility gained for preparation of the ground and tilth. IV. The enrichment of the soil with fertilizing silt, and the leaching of it by percolation. These all are consummations devoutly to be wished; but most important of them is this reinforcement of the soil, that so lastingly increases fertility and productiveness. Moreover, it has been observed, that lands once thoroughly saturated, long retain sufficient moisture to furnish, by evaporation, the sustenance for crop roots; and thus some

floodings, with the incidental labor, may be dispensed with. In a word the benefits derived from irrigation are both certain and cumulative.

It would be idle to attempt to expound a subject so vast, in a few brief paragraphs, for space has been permitted only for a sketch of it; and it is unnecessary to multiply instances of what has been accomplished at home and abroad with irrigation—to cite the example of British

directly or indirectly, in the proposed Far Western reservoir projects, this State must profit by it as much as any of those affected; and whether this work is undertaken by the nation, in the general interest or no, the time approaches when it will certainly be done. For Water—to use a metaphor, borrowed, but much in vogue in the Centennial State—"Water is King!"



MANITOU, FOOT OF PIKE'S PEAK.
COLORADO MIDLAND RAILWAY.

India, or the valley of the Po, the Mission *acquiás* of New and Old Mexico, the Mormon ditches, or the reclamations, with water, of the desert stretches of Southern California. It is sufficient in this connection to say, that in these public enterprises Colorado is fully abreast of the foremost of her sisters, and that her far-sighted capitalists have provided canals enough for all the farming settlers of many years to come. Should the general government, for the improvement of the public domain, embark

With this new destiny unfolded by her irrigation systems, Colorado presents herself to the migratory, the landless and homeless of the world, with 34,560,000 acres—54,000 square miles, more than half her total area—as arable lands; such as respond to cultivation under irrigation. Ten million of these acres, however, are assessed to owners already, and 5,000,000 are considered grazing and waste lands; and yet besides this, there are 19,000,000 acres, says the State's Hand-book—118,750 quarter section

farms—of public lands, unclaimed, and subject to pre-emption and homestead entry. The State has herself, between three and four million acres of school and other land-grants, for sale, upon instalment terms, quite as easy considering the relative conditions, as the prices fixed for those of the nation. Allotments were made of the public domain in Colorado during 1888, to the number of 32,000; 2,612,741 acres of agricultural lands, were thus disposed of, and the year now drawing near a close, has been

E. C. Goudy, 32 and 34 Railroad Building is manager, with headquarters here, for the following land and water enterprises of San Luis and other valleys in Colorado, which lie in the counties of Saguache, Costilla, Rio Grande, Conejos, Mesa, Montrose and Morgan, of this State, viz: The Colorado Valley Land Co., the Rio Grande Land and Canal Co., the Monte Vista Canal Co. and the North and South farms of Monte Vista district, the Grand Valley Canal Co., of Grand Junction; the

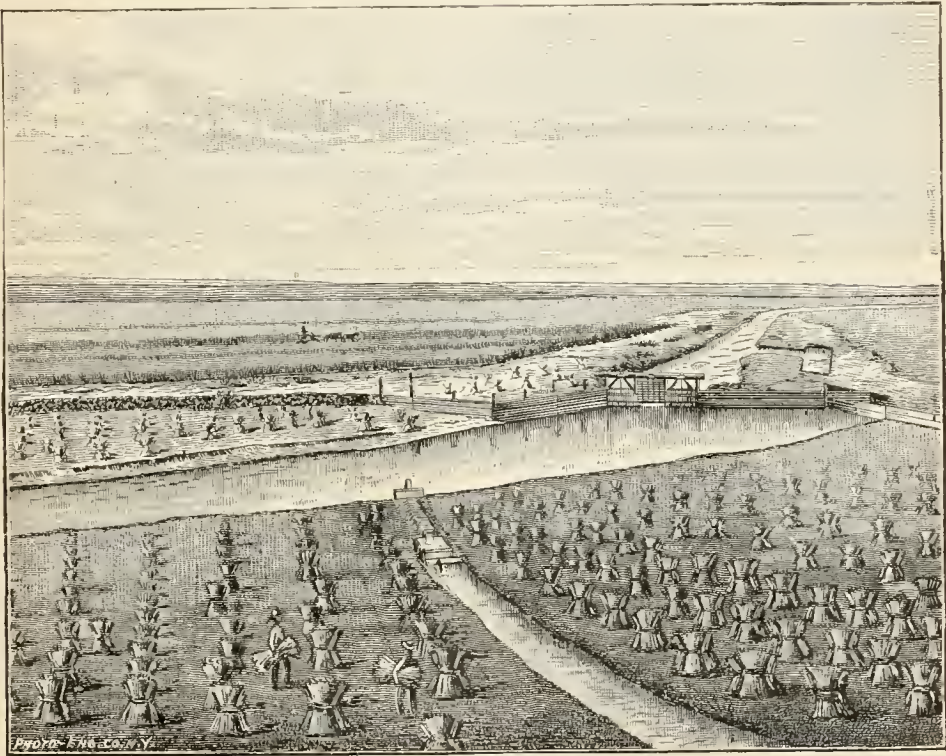


ILLUSTRATION OF IRRIGATION METHODS.
SYSTEM OF COLORADO VALLEY LAND CO., RIO GRANDE LAND AND CANAL CO., ETC.

quite as brisk in this department; there were 8,000 farmers in Colorado in 1884, and 20,000 at last accounts; but many million acres of United States, of State and corporation lands, are still available for settlement. It should be borne in mind that irrigation is indispensable to successful farming in the greater part of Colorado, and that it is recommended even by experts, for the rain belt. Of tracts irrigated or in process of irrigation, the best, perhaps, are offered for sale by the land and cattle and canal companies, instanced in the paragraphs that follow.

Montrose Canal Co., of Montrose; the Fort Morgan Canal Co., of Fort Morgan, and the Fruita Improvement Co., of Fruita.

Some of these land and canal companies were organized under a law of the State, authorizing sale of the lands in San Luis Park to such persons and corporations as would provide irrigation facilities. The opportunity thus afforded was eagerly seized by capitalists of this city and State, and what was practically a desert formerly has been made a veritable Eden. Within the past two or three years this valley has

attracted widespread attention. The salubrious climate, fertile soil, and availability of the lands, now that water has been provided, has made this part of the State popular, and for a radius of thirty miles around the town of Monte Vista houses and structures dot the landscape in every direction, just as in longer-settled districts.

It seems a work of supererogation, after what has been said of it herein, to attempt to demonstrate the advantages of irrigation, by which, as a matter of fact, the husbandman and crop grower is practically independent of the rainfall, and indeed may make it a mere subservient. What has been done in other lands is being repeated in the Silver State, and those who keep themselves posted on the development of the country, know how successfully the problem of irrigation has been mastered by the intelligent and enterprising people of Colorado. San Luis is only one example of many in which the flooding system, as it is called, has been perfected and applied, at so little cost, considering the advantages, as to be merely nominal.

The several companies named, as has been seen, control sale of fine lands rendered remarkably productive by the water brought to them, and are disposing of these lands at prices within the reach of those who will permanently settle, or will lease lands with water on easy terms. The thriving towns that have grown up from the influx of population are peopled by a thrifty class, and many business opportunities are presented. The luxuries and refinements, education and society, and all that, develop with growth of these places.

Monte Vista has a flour mill, two banks, lumber yards, planing mills, churches, schools, newspapers, a public library, an electric light plant, military company, and band, and a \$75,000 hotel. Its business in 1888 aggregated \$300,000, and bids fair to show twice as much for 1889. The other towns in the Park have as bright a future. There are openings for business of all kinds—mercantile and manufacturing, and detailed accounts of the agricultural possibilities are circulated by the companies interested in the lands. Suffice it to say here, that San Luis Park is 200 miles long and 40 to 70 wide; that the water supply is obtained from the Rio Grande del Norte, one of the great streams of the continent, and from its affluents, and that crops are produced, which would elsewhere be considered marvelous.

THE SAN LUIS VALLEY ASSOCIATION publishes a pamphlet descriptive of the methods of irrigation, of the climate, soil, advantages

natural and applied, and prospects, in the Valley. Mr. F. A. Wadleigh, 58 Chesman Block, Denver, is their representative. The Monte Vista Canal is forty miles long. It waters 100,000 acres. The company owning it has 25,000 acres for sale. The Rio Grand Co.'s Canal is thirty-five miles long, sixty feet wide, and six feet deep. It irrigates 200,000 acres. This company owns, and has for sale in the Valley, in tracts to suit, 125,000 acres. The Monte Vista Town Co. has lots for sale. The four Canals of the Grand Valley Co., the Montrose, Fort Morgan, and Fruita Companies, aggregate 120 miles length. Fort Morgan is in the South Platte Valley, Fruita in Mesa county, Montrose in Uncompaggre Valley, Grand Junction in Grand Valley.

"The Mutual Life," "The Travelers Insurance Co." of Massachusetts, and some other Eastern companies, who are the principals in these ventures, are all prominent business concerns that have invested largely in Colorado investigation and land projects.

THE TRINCHERA ESTATE COMPANY was organized two years ago with a capital stock of \$600,000, for the purpose of selling 450,000 acres of land near Fort Garland, 40,000 of which is the very choicest farming lands in all Colorado, irrigated by canal, and in every way desirable for settlers. It is located in Costilla county, is watered by the Ute creek, the Sangre de Cristo river and the Trinchera, from which the company takes its name. These lands are title perfect; the water rights are perpetual, and they are for sale at low prices and on easy terms. Fort Garland is the nearest settlement; they are within half a mile of it, and 225 miles from Denver. Within view is the Sierra Blanca, 14,443 feet high, which overlooks a stretch of the valley sixty miles in width. There is heavy timber on this tract, in parts, and the Denver & Rio Grande Road runs through it. The lands are irrigated from the canal, which is furnished with its water out of the rivers mentioned.

In the language of those who have this tract in hand, "It is a far better thing than most people understand," and it will pay those who contemplate purchasing to see it and judge for themselves. Immense crops are raised in the San Luis valley, and farming is a surety when properly attended to; farm products bring good prices. The company has lands under fence, which would suit market gardeners especially well. There are bottom lands, with running streams and timber, close to town, which would make fine stock or dairy farms. The price of



MT. ABRAHAM AND THE SILVERTON TOLL ROAD.—DENVER & RIO GRANDE RAILROAD.

railroad tickets to the ground will be deducted from the first payment of all purchasers of 160 acres or more.

The president of the company which has disposition of these lands, is Dr. W. A. Bell, of Manitou, Colo. Ex-Governor W. H. Myers is general manager, resident at Fort Garland; C. B. Nelson is general agent, with Denver office at 19 McClintock Block, Sixteenth street. Mr. Nelson is a native of Denmark, but has lived in this country for twenty-seven years; he left his native land a graduate of the military school to embark in our civil war; served with the First New York engineers, and after the war drifted to the West. He was at Omaha twenty years in this same business, and also in Hastings, Neb., for the Burlington & Missouri Railway Company, and for C. E. Perkins' private lands. He has sold as much as half a million acres of land during his stay in Nebraska, and he intends to bring from the Eastern States and Europe settlers to colonize the lands of the Trinchera Company. President Bell is one of the wealthiest men in the State, and Mr. Myers has reputation all over and throughout this part of the country.

THE COLORADO LOAN AND TRUST COMPANY, organized in 1883 to handle loans, bonds, real estate and other securities, to act in a fiduciary capacity and to transact a general banking business, was incorporated the same year, chiefly through the efforts of T. C. Henry and H. J. Aldrich. It has a capital stock of \$30,000, and its business entirely in the State of Colorado. T. C. Henry is its president, and S. O. Henry, secretary and treasurer. It is largely engaged—in fact almost altogether now—as trustee for various enterprises and individuals, and is administering affairs and managing estates here for them. President Henry is interested in and is prosecuting a number of important ventures here, for the most part land and irrigation in character. He is the president of the Empire Land and Canal Company; the Pawnee Land and Canal Company, and is manager of the Arkansas River Land and Canal Company, and is a capitalist of local prominence. The secretary is his brother. The offices of this company are in the Tabor Block, Denver.

THE ARKANSAS RIVER LAND & CANAL COMPANY, incorporated in 1886 with \$100,000 capital stock, by O. L. Haskell and associates, has constructed a canal in Otero, Bent and Bowers counties, with its headgate at La Junta. It is 116 miles long, and said to be the largest irrigating canal having a system of reservoirs, in

America. It furnishes water to 50,000 acres of land. The company itself owns 12,000 acres adjoining Las Animas, 7,000 of which are in crop, most of it in alfalfa. Mr. T. C. Henry, who mastered the irrigation business in this State, and who has applied himself to it here for the last six years, is manager of the affairs of this company, which are in a remarkably prosperous condition. Associated with him in the management are: J. R. Burton, president; J. R. Mulvane, treasurer; and S. O. Henry, secretary. Mr. Burton is a prominent lawyer and politician of Kansas, resident at Abilene, and Mr. Mulvane is president of the Topeka Bank.

THE EMPIRE LAND & CANAL COMPANY, is also managed by Mr. T. C. Henry; it was incorporated in 1884, and has \$500,000 capital stock. Its canal, thirty-three miles long, is in Rio Grande and Conejos counties. It cost a quarter of a million dollars and drains an area of 100,000 acres. This company has for sale in one of the finest farming regions in the West, some 30,000 acres of land suitable for general ranching and farming. Most of it is well watered, and what is not, can be irrigated from the canal.

THE PAWNEE LAND & CANAL COMPANY, incorporated January 1st, 1889, has \$200,000 capital stock, and is the owner of a canal thirty miles long, in Logan county, which waters 25,000 acres of the Platte valley. This company has 3,000 acres for sale near Sterling, the county seat of Logan, which is on the line of the Union Pacific. Mr. Henry is president of this company also.

THE SAN LUIS LAND, CANAL & IMPROVEMENT COMPANY, incorporated in 1888 with \$200,000 capital stock, is the owner of a canal in Costilla county, thirty miles long, with branches twenty miles additional, which waters 100,000 acres. The company owns itself 6,000 acres near Alamosa—bottom lands with a sandy loam soil—which are very productive. T. P. Dunbar, treasurer of the Rollins Investment Company, is president of the San Luis Canal Company; T. C. Henry, vice-president and manager; John R. Hanna, cashier of the City National Bank, treasurer; S. O. Henry, secretary. All these concerns have offices at room 11, Tabor Block, Denver.

THE COLORADO MORTGAGE AND INVESTMENT COMPANY, of London (limited), was organized and incorporated in 1876, in England, for the purpose of loaning money and making investments in real estate in this country. The following year the company began operations here, and started in by building the Duff Block, cor-

ner Eighteenth and Larimer streets, at a cost of \$150,000. They are the owners of the other three corners at that location, and afterwards built on one of them the property known as the Windsor Hotel also. Besides the Duff Block, they own the Barclay Block, the London Block, and several others. They have cattle ranches, also, farms and grazing lands, and irrigating ditches in various parts of Colorado.

Their projects have been of great benefit both to the city and State. They have assisted much in the upbuilding of Denver by the important character of the improvements which they have put upon their ground, and have increased values in the country districts by the redemption of vast stretches of waste lands since they have turned the water through them. They have, in the aggregate, a vast sum loaned on property throughout Colorado and the adjacent States and Territories at low rates of interest, and for long time; and have properties for rent and for sale, such as are hereinafter described. It is sufficient to indicate the stake they have in this community to say that, next to the railroads, they are the largest taxpayers in the city. The chairman of the Board of Directors in London is Mr. Jas. W. Barclay, M. P., in whose honor the Barclay Block was named; and the company's first manager here was Mr. Jas. Duff, from whom Duff Block derives its title. Mr. Duff was succeeded four years ago by Mr. John F. Bell, with whom Mr. Walter P. Miller is associated as secretary.

THE DENVER MANSION COMPANY is a corporation subordinate in organization to the Colorado Mortgage and Investment Co. It has the same officers and directors, and headquarters in London also. John F. Bell is its manager here. The Mansion Company manages the Windsor Hotel and other city property of the Colorado Mortgage and Investment Co. This hotel is said to be worth \$750,000, and the company will shortly enlarge and improve it so as to make the property more valuable even than it is now. It is now leased to Messrs. Bush & Morse, and is noticed elsewhere in this work.

OTHER ORGANIZATIONS, subordinate to the parent corporation, the Colorado Mortgage and Investment Co., are the following: The Platte Land Co., managed here by Mr. S. J. Gilmore. This company has purchased 60,000 acres of land from the Union Pacific Railway, a large part of which is irrigated through another cor-

poration closely allied to it, known as the Northern Colorado Irrigation Co. Some 25,000 acres have already been sold, and the remainder is disposed of readily at from \$6 to \$150 an acre, according to location. It is prairie land entirely, is slightly rolling, and is well adapted to general farming purposes.

THE PLATTE VALLEY IRRIGATION COMPANY, is incorporated here, and is engaged in extending the Platte Valley Canal, thirty miles long and twenty-five feet wide, from the town of Platteville to Box Elder Creek. This canal was dug in 1884, and by means of it, 20,000 acres of the valley are already irrigated. The president of this company is Mr. S. J. Gilmore. James Thompson is secretary.

THE LOVELAND & GREELY IRRIGATION AND LAND COMPANY was organized in 1882, by Capt. McKenzie and others, to complete a Canal for irrigation purposes from Loveland to Greely, as is indicated by its title. This work has been concluded. It is thirty-five miles long, and cost \$150,000, and irrigates 20,000 acres. Messrs. Gilmore and Thompson are managing officers of this company, also.

THE NORTHERN COLORADO IRRIGATION COMPANY was organized in 1877. It has half a million dollars capital, and the same officers as the company last described. The purpose of this organization was the building of the Platte Canal, commonly called the Highline Canal, which passes by the city eight miles out, and is eighty-five miles long. It is forty feet wide, and cost \$650,000, all of which was paid directly by the stockholders without the issue of bonds. The water flowing through it comes from Platte river, with which it connects.

Mr. Gilmore, who is president and general manager of this company, and of the others described, has lived in this part of the country for the last twenty-five years, and has been identified with this sort of business very nearly all that time. He has been secretary of the land department of the Kansas Pacific Railroad; was land commissioner for that road and the Denver Pacific, and has been one of the most active of those engaged in the development of the extraordinary resources of the State by means of irrigation. All these concerns have offices in the Duff Block, corner Eighteenth and Larimer street. Circulars describing the company's lands are issued frequently, and every effort put forth to accommodate those who desire to invest.



OF the 30,000,000 acres, susceptible in gross, of cultivation, the insignificant fraction of 2,000,000 only has been broken by the plow, and yet this desert of the old geographies, proclaims its fruitfulness, under favorable conditions, by a production that may be compared, with no discredit to the State, acre for acre, with the yield of any equal district in the land. From the soil alone \$35,000,000 was derived in Colorado during 1888, a sum approximating its far famed mining output, and of this aggregate \$18,000,000 was obtained from cereals and root crops; the remainder came from orchard and dairy and garden, from the wool clipped and cattle bred. The staples, according to the reports made, were wheat, harvested to the extent of 2,516,843 bushels; oats, 1,563,385 bushels; corn, 908,224 bushels; barley, 197,016 bushels; rye, 38,641 bushels; potatoes, 2,856,864 bushels; hay, 467,800 tons; wool, 9,878,586 pounds. These are assessor's figures, and may be swelled considerably without departure from facts.

The greatest acreage was devoted last year to alfalfa, the fodder favored now for feeding stock. A million tons were raised on 250,000 acres; three times as much is expected this year (1889), and twice as much corn as last. Colorado potatoes are shipped as far as New Orleans; the apple and the hardier fruits of the State, are of superior quality; the peach and pear mature well on the genial Western slope; grapes and small fruits and melons thrive; 500,000 pounds of fine honey was marketed by the apiarists of the State last season; tobacco and sorghum cane, have been grown in the southern counties—variety and diversity are as characteristic of the productions of the State as of its uncommon topography.

The producer has a home market in the expanding commercial and manufacturing centres like Denver and Pueblo; and in the mining districts that still draw much of their supplies from without the borders of the State; he has comprehensive transportation facilities, (described in the chapters of this work relating to Denver,) provided to reach it; and between what he must buy and what he can sell, has a very fair margin for profit. It is true that the methods of husbandry in Colorado, differ much from those of other States, but they present no obstruction to an intelligent and a determined man may not surmount.

The progress of agriculture quite overshadows what was once the industry next most important to mining in the State, the ranging of cattle.

The plowmen have invaded the pastoral valleys, and, where herds once ranged a thousand hills, they are rounded up in small enclosures. It was estimated in 1884 that there were 1,000,000 cattle in Colorado on the ranges, and 500,000 on farms, and now, by some accounts, the figures are reversed. The public lands once dominated by the cattle baron are largely now in the possession of those who combine stock breeding and agriculture, and, with improved breeds of stock, the interest is none the less important. Ranges there are still with cattle on them, and metes and bounds have been put, not so much to the breeding industry, as to the extravagant and unbusinesslike management of the cowmen in the past.

THE COLORADO CATTLE GROWERS' UNION, organized in 1867, has for its object, primarily, the promotion of the industry, but has also a special purpose, namely, the detection and capture of cattle thieves, and the prevention of the practice of branding and seizing "mavericks," or unbranded and estray stock. No member is permitted to increase his possessions in that manner or allowed to countenance it in his employes; and to carry out these provisions of the constitution of the association a complete record of all the brands of Colorado and New Mexico is kept.

The State Board of Inspection Commissioners, an adjunct to the Growers' Association, in conformity with the State law, exercises control over the cattle business through its district inspectors. Its members hold office by appointment of the Governor; it has offices at the same place with the Cattle Growers' Association, viz., the Chamber of Commerce building, Denver, and inspectors located at Chicago, Omaha and Council Bluffs, Kansas City, Pacific Junction, Ia., Denver, Las Animas, Pueblo, Aspen and Glenwood Springs, Leadville, Durango, Elbert, Trinidad and Newcastle, Colorado. In 1888 these employes, at their various stations, inspected 271,210 head, and 3,790 "strays and caught" were confiscated under the law, the proceeds from which recoveries paid in were \$27,430, an increase of a third over the year previous.

This association is now in its twenty-second year. It has had gradual but sure growth. In 1883 it had 71 members; now it has over 400, an increase significant of the development of the industry. The interest it nurtures and defends may be comprehended when it is learned that, besides cattle figuring in the statement just made, during the past season (1888) 58,264 head

have been driven, and 57,523 shipped from Texas, through this State, to Wyoming and Montana. Only about 11,000 head of these remained in Colorado, and the value of stock in the State has been raised by reduction of those on the ranges, in pursuance of an agreed policy. One of the conspicuous services of the association has been the collection of \$30,680 for stock killed by the various railroads of the State in 1888, the greater part of which sum would never otherwise have been recovered. "The trail" is a thing of the past, and the State's sanitary inspection is of benefit to all concerned. Many millions are invested in stock and in ranges for them, and, as has been already remarked, far from the growth of agriculture placing bounds to it, the change has merely resulted in a more progressive character for stock breeding.

A summary of the work accomplished by the association would, however, be too voluminous for general reading; the magnitude of the service performed surprises those, even, longest on its rolls. It has been the sentinel ever on guard to protect the stock-grower of Colorado, and deserves his consideration, more from the sense of security and relief it imparts, than for any amount of savings effected.

The officers of this association are Jacob Scherrer, whose ranch is on the South Fork of

the Republican river, president; Geo. W. Ballantine, a rancher of the same district of country, who is also manager of the Denver Union Stock Yards, vice-president; J. A. Cooper, governor of the State, and a cattleman of the Platte river, treasurer; H. H. Metcalf, ranchero of the Big Sandy, secretary and resident manager; H. B. Cullum, largely interested in the business in New Mexico, assistant secretary. Messrs. Ballantine, Metcalf, Thos. Niblock, D. C. Wyatt, Geo. K. Peasley, Wm. Withers and A. A. Mermod are the executive committee. The board of inspection commissioners are Wm. Withers, president; H. B. Cullum, secretary; A. A. Mermod, D. B. Wyatt, M. Fulwider, John Niblock, Wm. H. Myer, A. M. Pryor, D. E. Chase and H. B. Cullum.

AS WITH CATTLE, so with sheep and horses; breeders act upon the theory that "blood will tell." There are said to be 3,000,000 sheep in the State, and room enough and to spare for 25,000,000. Colorado produces ten per cent. of the wool clip of the Union. There are 700,000 horses in the State. Among these are thoroughbred and draft stallions and many fine brood mares. Little attention was paid to hogs until the corn crop of the state assumed such striking proportions; but lately very many breeding porkers have been introduced.



THE account of the business of farming in Colorado that follows, is contributed by Capt. L. W. Cutler, of the *Denver Field and Farm*. It is a clear and concise, a comprehensive and accurate presentation of the subject.

Colorado, he says, has been settled thirty years. The first five of those years witnessed but little of agriculture. A few vegetables were produced, but no grain to speak of. In 1861, two years after the first settlement of the country, some corn was raised in the Arkansas Valley. It found a market in Denver, and in the mountain towns, at from five to ten cents a pound. In 1860, the second year after the settlement, potatoes were grown in limited quantity, in the Platte Valley, near Denver, without irrigation, and sold readily in the market at twenty-five cents a pound. Some wheat was grown in Boulder county in 1862, but, as there were then no mills to grind it, it was saved for seed, or used for horse feed. The

Mexican settlers on the Purgatore river, near Trinidad, grew moderate fields of wheat as early as 1861 and 1862; they threshed it by a simple and time-honored mode—tramped out the grain with goats, and cleaned it in the wind. Some of this was carried to towns in New Mexico to be floured, but the bulk of it was primitively ground between stones, and pulverized by hand. Thus, slowly, Colorado advanced in agriculture during the first five years after the occupation of the land by the gold seekers.

Progress was slow in this period, from the fact that irrigation was not understood by the early farmers, and from the other fact that nine of every ten of them came not to stay, but for gold, and, if successful, expected soon, to fold their tents, like the Arabs, and silently steal away.

In 1864, however, farming began in earnest in the northern part of the State, on the Platte, on the Boulder and the Cache La Poudre. At

about the same time, though, it was quite abandoned in the South. The men from Texas came in with large herds of cheap cattle and turned them loose on the prairies, and a craze for grazing pursuits soon absorbed all minds. For twelve or fifteen years thereafter, the plow was permitted to rust along the Arkansas, and in the Southern valleys, and the country was given over to the lowing herds. This went on until the hard winters of 1882, '83 and '84 killed sixty per cent of all the stock, and the people turned to ditch building and agriculture, since which time a thousand miles of main ditches have been excavated and a million acres in the South have been turned by the plow and planted to

as well as grass, in the last few years. In this year (1889) there will be produced in Colorado three million bushels of wheat—about three-fifths of which is of the spring variety. There will also be produced from seven to eight million bushels of corn, two million bushels of oats, as many more of rye, barley and buckwheat, and six million bushels of potatoes. Three-fifths of all these crops have been grown in the irrigated districts, two-fifths where dependence is placed in the rainfall. The State now has five thousand miles of irrigating ditches constructed, besides five hundred reservoirs, big and small, for the storage of water. An hundred thousand acres have been planted to winter wheat the present



SAGUACHE LOOP.—COLORADO MIDLAND ROUTE.

grass and grain. But a few years more, now, and five millions or more acres in this great valley will be made to respond to cultivation.

Best progress has been made in the past six or seven years, since the alfalfa plant was introduced. It has proven the most profitable crop for the country, and in these few years has become the agricultural staple of the State. Three-quarters of a million acres, possibly, are now planted with it, producing each in the season, when dried, from three to six tons of hay. This hay has an average value in the market of \$5.00 the ton, and is worth that to feed, at all times and under all circumstances.

Progress has been made in grain production,

fall, and three times as many more will be planted in the spring of 1890.

The cost of raising wheat per acre varies with the yield and difficulties attending its cultivation. The average cost of seeding, irrigating, harvesting and preparing it for market, sacked, is about \$12.50 per acre. Many farms lay so well and have water so convenient that some crops are produced for half that amount. The average yield of the State in 1889 will be twenty-seven bushels an acre. Many fields have gone as high as forty bushels. The oat yield has been sixty-five bushels. Wheat can be made to yield forty bushels every year by plowing under a crop of alfalfa as fertilizer.

ARGENT and Or may well be blazoned on the State's coat of arms. From 1859 to 1888 inclusive, bullion valued at \$283,637,546 has been extracted from her gold and silver bearing ores; \$240,408,000 of this grand total was precious metals, \$38,121,552 the lead, and \$5,143,847 the copper, intermingled with them. Large as this sum is, the steady progression in output of the last decade, the ampler surveyance permitted by lapse of time, the continuous advances made in the theory and practice of mining and of metallurgy, justify the assertion that production of gold and silver in Colorado has but just begun. To a certain extent, as in many other pursuits—

and purpose, is as profitable and as sure as many callings commonly considered far less precarious.

Reports made by officials of the United States Treasury, show that Colorado, with \$35,240,994 of gold and silver ore production, led all the States in 1888; but this is certainly an underestimate of it; for only about 700 mines are represented in the sum total, and many smaller paying properties were not included. The lead taken from these ores was valued at \$7,006,691, the copper, \$203,255; a considerable percentage of zinc, which is also a component, went entirely to waste, for lack of the art to save it.

THE SURVEYS OF COLORADO discover a womb of earth burdened with the germinals of indus-



PIKE'S PEAK, FROM THE COLORADO MIDLAND RAILWAY.

maritime for instance—the business of mining must always be a hazard; but the element of chance and uncertainty has been largely eliminated, by accumulated experiences gained, in repeated conquests of those capricious dames, Nature and Fortune. A legion of indefatigable prospectors is still sounding all the outer strata of Colorado, and the best informed believe, that in the bowels of the State, is a rarer store of wealth than has ever been uncovered. Chicanery and manipulations occasionally practiced—mad eras of speculation and inflation, are phases of human life and character rather than of this particular industry; and mining conducted with judgment

tries unborn; they determine such astonishing profusion of mineral resource as confounds the Gradgrinds who would exact precise accounts of it. It is sufficient to say of the coal fields of Colorado that they underlie an area equal to 36,000 square miles of surface, that both the anthracite and bituminous varieties are mined, and that shipments are made of them to all parts of the West; of the iron beds, that vast bodies have been found in proximity to coking coals and the limestone for fluxing, under conditions in fact, as favorable for the location of furnaces as in Alabama, that pig was made from native ores so long ago as 1863, that the

successful issue of the attempts of the Colorado Coal and Iron Company to utilize this raw material demonstrates its superior quality; of the oil wells, that they also supply her neighbors; of the quarries of building stone, and the unrivalled water powers of the State, that to measure and describe them would be the task of a lifetime. Supplementing these materials available for manufacture, are a superfluous store of wool and hides, and 10,600,000 acres of forest, clothing mountain and mesa, from which 100,000,000 feet of lumber was cut in 1888.

Statistics of eighteen cities and towns of the State, Denver and Pueblo chief among them, show that the proceeds of manufactures in them during 1888 were \$50,181,710, of which \$29,217,631 was credited to the smelters of gold and silver, lead and copper. The remainder is the value of miscellaneous manufactures. The wages paid to the 14,650 persons employed in the 621 establishments of these eighteen places was \$11,061,081.

THE FINANCES of the State are in well ordered condition. Colorado has no bonded debt. A nominal floating indebtedness of \$958,000 does, indeed, stand against the State, but this is not .005 per cent of the assessed valuations, which are \$195,000,000, a sum very much less than the true equivalent of the wealth of the people. The State's tax rate is but $2\frac{3}{8}$ mills on the dollar, which levy sustains the University, Agricultural College, School of Mines, Mute and Blind Asylum, and pays also for stock inspection and construction of the new Capitol building. Poll tax is \$1 a head, male. The school tax varies in the different school districts.

THE PUBLIC SCHOOL SYSTEM of Colorado has a comprehensive organization of State Superintendent, State Board of Education, County Superintendents and District Boards. These officials govern the ungraded district country schools, and town and city graded schools with high school courses. The special State institutions are the State University at Boulder; the School of Mines, Golden; the Agricultural College, Fort Collins; the Industrial School for refractory and uncared for children, Golden, and the Mute and Blind Institute, Colorado Springs. At last accounts there were 820 school

houses in 990 school districts, 76,212 children of school age, and 50,745 enrolled; and 1,704 teachers employed at salaries of \$35 to \$50 in the ungraded schools, and \$50 to \$150 in those graded. The value of the school property was \$3,238,021; the amount of money expended for education by the State, in 1888, \$1,152,411. The tax for school purposes is moderated by the income from 3,000,000 acres of school lands, the revenue from which, in 1888, was \$2 per capita for all the youth between six years and twenty-one, in the State.

THE HIGHLAND ATMOSPHERE of Colorado, is dry, mellow, and exhilarating to those in health, and is recommended by physicians the country over, for its superlative virtues in the restoration of the asthmatic, the consumptive, and those debilitated by ordinary ailments. Many who are now prominent in the State, came to it for such relief, and have been entirely cured by taking up a residence here. The seasons are distinctly marked in Colorado, but the heat and cold are seldom excessive, and the climate is truly, one of means. A Denver record exhibits the curious fact, that during twelve years Old Sol withdrew the light of his countenance from that favored city for only thirty-three days. Mineral springs, rivalling the spas of Europe in the vivifying properties of their waters; health resorts, prepared for entertainment of the tourist and the invalid, abound. The State indeed, is one grand health resort itself.

A climate like this is an incentive to activity; it develops a forceful social spirit, holder and broader of view than mere ordinary enterprising purpose. Wealth has been eagerly wrested from a land so prodigiously favored, and the tokens of its possession are seen in the emblems of the taste and culture and refinement to which it aspires. Churches and schools and eleemosynary institutions, costly and elaborate architecture in the cities, are the primary manifestations of this inclination; the dedications to science, the endowments of art, the historic memorials, the splendid trophies of power and prestige, these will all rise presently, as the founders of the State proceed with its upbuilding.



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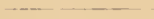




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